

File 344:Chinese Patents Abs Aug 1985-2003/Apr
(c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375
(c) 2003 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2003/Nov W03
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	8	AU='MINOT H':AU='MINOT J P'
S2	1	AU='ANDERSON CHUCK':AU='ANDERSON CL'
S3	112	AU='MOORE DAVID ALLAN':AU='MOORE DEBRA J'
S4	5	AU='NEAT S':AU='NEATA N'
S5	1	AU='YOUNG MIKE':AU='YOUNG MIN CHOI'
S6	6	AU='NEAT M A':AU='NEAT R C'
S7	1	AU='BRENT CHARMAINE':AU='BRENT CHIAN'
S8	3	AU='PEACOCK T C':AU='PEACOCK W A'
S9	18	AU='WAGNER ED':AU='WAGNER EDWARD T'
S10	1	AU='HARGROVE BRIAN':AU='HARGROVE C S'
S11	2	AU='LIUM JEFF':AU='LIUMING'
S12	0	(S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 OR S11) AND MORTGAGE?

Set	Items	Description
S1	0	AU=(LIUM J? OR LIUM, J?)
S2	200108	MORTGAG? OR SERVICE? OR CREDIT? ? OR LOAN? ?
S3	1383662	MARKET? OR AD OR ADS OR ADVERT? OR PRESENT?
S4	451856	INFO OR INFORMATION
S5	343611	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME-PAGE OR HOME()PAGE OR NETWORK? OR WWW OR CYBER?
S6	921538	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS-ON? ?
S7	579368	PROPERT? OR HOME? ? OR HOUSE? OR RESIDENCE?
S8	23453	S2(5N)S3
S9	94505	S4(5N)S6
S10	3444	S8(S)S9
S11	244	S10(20N)S7
S12	54	S11(10N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOMEPAGE OR NETWORK? OR WWW OR CYBER?)
S13	17	S12 AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2003/Nov W03
(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
(c) 2003 WIPO/Univentio

13/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01654521

Service providing device and service providing method

Gerat und Verfahren zur Bereitstellung von Dienstleistungen

Dispositif de fourniture de services et procede de fourniture de services

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza-Kadoma,

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Imaida, Kazuto, 31-26, Gunkeshin-machi, Tatatsuki-shi, Osaka, 596-1136,

(JP)

Takemoto, Masayo, 3-3-19, Kaminshinden, Toyonaka-shi, Osaka, 560-0085,

(JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)

, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1361530 A2 031112 (Basic)

APPLICATION (CC, No, Date): EP 2003010384 030508;

PRIORITY (CC, No, Date): JP 2002133272 020508

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;

HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 119

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200346	2334
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SPEC A	(English)	200346	24161
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Total word count - document A	26495
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Total word count - document B	0
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Total word count - documents A + B	26495
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INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION an "e-mail" about "new product briefing" with the text saying "We will hold a **briefing** of new induction heating **cookers** to be released next month"; the service of providing an "e-mail" about "staff evaluation" with the text saying "Please **evaluate** work behavior of our **staff** "; the service of providing a "partner company's page" about "questionnaire" with the text saying...

13/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

01385975

Method and system for supervising and supporting customer services offered to a contracted dwelling by a service provider using a communication network

Verfahren und Vorrichtung zur Aufsicht und Kundendienstbetreuung angeboten an einer Behausung von einem Dienstanbieter mit Hilfe eines Kommunikationsnetzwerkes

**Methode et systeme de supervision et support de services clientele offerts
a une habitation par un pourvoyeur de services par la voie d'un reseau
de communication**

PATENT ASSIGNEE:

Matsushita Electric Works, Ltd., (303455), 1048, Oaza-Kadoma, Kadoma-shi,
Osaka, (JP), (Applicant designated States: all)

INVENTOR:

Mise, Toshiro, c/o Matsushita Electric Works, Ltd., 1048, Oaza-Kadoma,
Kadoma-shi, Osaka, (JP)

LEGAL REPRESENTATIVE:

Sajda, Wolf E., Dipl.-Phys. et al (9956), MEISSNER, BOLTE & PARTNER
Postfach 86 06 24, 81633 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1176568 A2 020130 (Basic)
EP 1176568 A3 030604

APPLICATION (CC, No, Date): EP 2001112594 010523;

PRIORITY (CC, No, Date): JP 2000224497 000725

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G08B-025/08; **G06F-017/60** ; H04L-012/28

ABSTRACT WORD COUNT: 196

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200205	855
SPEC A	(English)	200205	5709
Total word count - document A			6564
Total word count - document B			0
Total word count - documents A + B			6564

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION thereby judging whether or not the customer service is
normally offered to the contracted dwelling **house** of which **home**
information communication terminal unit is accessed by the communication
server of the **service** provider.

According to such **present** invention, constant and safety customer
service from various service providers is ensured to the contracted
customer through the **home information** communication terminal by a
supervisory server equipped on a communication **network** under such a
comfortable environment of network system using the Internet, thus

13/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00945900 **Image available**

**SYSTEM AND METHOD FOR THIRD PARTY MANAGEMENT OF PRODUCT MANUFACTURE
ORDERING BY A SUB-END-USER BASED UPON APPROVED PRODUCTS OF END-USER
SYSTEME ET PROCEDE PERMETTANT A UNE TIERCE PARTIE DE GERER UNE COMMANDE
RELATIVE A LA FABRICATION DE PRODUITS, EFFECTUEE PAR UN
SOUS-UTILISATEUR FINAL EN FONCTION DES PRODUITS APPROUVES PAR
L'UTILISATEUR FINAL**

Patent Applicant/Assignee:

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Paul, MN 55133-3427, US, US (Residence), US (Nationality)

Inventor(s):

YEUNG Herbert K, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
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US,

KILFOYL Troy J, Post Office Box 33427, Saint Paul, MN 55133-3427, US,

Legal Representative:

CHRISTOFF James D (et al) (agent), Office of Intellectual Property
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200280073 A2 20021010 (WO 0280073)

Application: WO 2002US1099 20020115 (PCT/WO US0201099)

Priority Application: US 2001820398 20010329

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK
(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK
(utility model) SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9633

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the system. As set out above, this provides the interested third party
the opportunity to **market** its products and **services** to the
sub-ond-users. Other links to additional information 208, help service 21
0 and **web** page **home** 212 may preferably also be included.

In addition to having a link 214 for ordering...

13/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00907025 **Image available**

**METHOD AND SYSTEM FOR PROVIDING PROPERTY MANAGEMENT SERVICES IN AN ON-LINE
COMPUTING ENVIRONMENT**

**PROCEDE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES DE GESTION DE BIENS
IMMOBILIERS DANS UN ENVIRONNEMENT INFORMATIQUE EN LIGNE**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL CORPORATION, 292 Long Ridge Road, Stamford, CT
06927, US, US (Residence), US (Nationality)

Inventor(s):

PIANIN Carolyn, 19 Norfield Woods Road, Weston, CT 06883-2232, US,

Legal Representative:

PETTY W Scott (agent), King & Spalding, 191 Peachtree Street, Atlanta, GA
30303-1763, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241116 A2-A3 20020523 (WO 0241116)

Application: WO 2001US47210 20011119 (PCT/WO US0147210)

Priority Application: US 2000252015 20001120; US 2001766726 20010122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19694

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... property management environment I 00 comprises a distributed computer network 105, such as the global **Internet**, coupled to numerous clients 110-140, a **property** services server platform 145 connected to a local database 150, and numerous 1 5 **property information** databases 155 For the **client** server computing environment shown in Figure 1, the client computers 1 1 0- 1 15 represent typical users of **property** services hosted by the property services server platform 145. The client computers 120-140 represent...

...primary components of a real estate services server platform for an exemplary embodiment of the **present** invention. The **property services** server platform can contain: a portal server 205, a **web** server 210, an application server ...by other conventional means.

Propgrly Specialist

Property services server platform 145 also provides a convenient **on - line** forum for connecting a variety of **property** specialists to the potential users of those services. For example, a tenant operating a **client** 1 1 0 can obtain **information** from the **property** services server platform 145 about the services offered by **property** specialists represented by the client 130, including appraisal, engineering, and environmental services. This information can...Services
Another aspect of due diligence involves determining the extent of environmental contamination on a **property**. To assist a user in conducting this aspect of the due diligence process, the **Web** site of the **present** invention provides environmental **services** to evaluate environmental contamination. The Environmental Services section incorporates a multi-step process that, in...

...enables a registered user to obtain a Phase I Federal National Mortgage 'Association (FNMA)/ Federal **Home** Loan Mortgage Corporation (FHLMC) Protocol Environmental Assessment Report from an environmental firm. A **user** first enters basic **information** concerning the **property** in question. The **Web** site then generates quotes and/or estimates for obtaining the Phase I Report from various...

13/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00907024 **Image available**

METHOD AND SYSTEM FOR AGGREGATING REAL ESTATE INFORMATION CONTENT IN AN ON-LINE COMPUTING ENVIRONMENT

PROCEDE ET SYSTEME PERMETTANT D'ACCUMULER UN CONTENU D'INFORMATIONS EN

MATIERE D'IMMOBILIER DANS UN ENVIRONNEMENT INFORMATIQUE EN LIGNE

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL CORPORATION, 260 Long Ridge Road, Stamford, CT
06927, US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

PETTY W Scott (et al) (agent), King & Spalding, 191 Peachtree Street,
Atlanta, GA 30303-1763, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241115 A2-A3 20020523 (WO 0241115)

Application: WO 2001US47209 20011119 (PCT/WO US0147209)

Priority Application: US 2000252016 20001120; US 2001766760 20010122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17360

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

English Abstract

...comprises a distributed computer network, a plurality of client computers coupled to the distributed computer **network**, and a **property** service server platform connected to a data source. Hosted on the **property service** server platform are a research **market** module for accessing research information on available **properties** and **markets** (100), a **credit** reports module for accessing credit report **information** of **individuals** and companies (200), a news and analysis module for accessing real estate news information (300...

Detailed Description

... comprises a distributed computer network, a plurality of client computers coupled to the distributed computer **network**, and a **property** services server platform connected to a data source. Hosted on the **property services** server platform are a research **market** module for accessing research information on available **properties** and **markets**, a **credit** reports module for accessing credit report **information** of **individuals** and companies, a news and analysis module for accessing real estate news information, and an...

Claim

... comprising:

a distributed computer network;

a plurality of client computers coupled to said distributed computer **network**;

a **property** services server platform connected to a data source;

a research **market** module hosted on said **property services** server platform for

accessing research information on available **properties** and **markets** ;
a **credit** reports module hosted on said **property** services server
platform for
I 0 accessing credit report **information** of **individuals** and companies
;
a news and analysis module hosted on said **property** services server
platform
for accessing real estate news information; and
an order available reports module...

13/3,K/6 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00839950 **Image available**

SETTLEMENT SYSTEM AND SERVER APPARATUS

SYSTEME ET SERVEUR DE REGLEMENT

Patent Applicant/Assignee:

CASIO COMPUTER CO LTD, 6-2, Hon-machi 1-chome, Shibuya-ku, Tokyo 151-8543
, JP, JP (Residence), JP (Nationality), (For all designated states
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Patent Applicant/Inventor:

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(Residence), JP (Nationality), (Designated only for: US)
KATO Yoshiyuki, 2-32-10, Nangai, Higashiyamato-shi, Tokyo 207-0014, JP,
JP (Residence); JP (Nationality), (Designated only for: US)

Legal Representative:

SUZUYE Takehiko (et al) (agent), c/o SUZUYE & SUZUYE, 7-2, Kasumigaseki
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200173628 A2-A3 20011004 (WO 0173628)

Application: WO 2001JP2496 20010327 (PCT/WO JP0102496)

Priority Application: JP 200089042 20000328; JP 2000291877 20000926

Designated States: AU CA CN KR US

(EP) DE FR GB

Publication Language: English

Filing Language: English

Fulltext Word Count: 11464

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to the drawings.

In FIG. 1, personal computers 1. 21 o,r N as
respective **client information** terminals in **individual**
houses and offices are connected to a **network** 10 such
as **Internet** via a public telephone network (not shown)
and the like by a contract made with...

13/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00837960 **Image available**

INTERNET BASED WARRANTY AND REPAIR SERVICE

SERVICE DE GARANTIE ET DE REPARATION OFFERT SUR INTERNET

Patent Applicant/Assignee:

CONXIA INC, 70 Seaview Avenue, Stamford, CT 06902, US, US (Residence), US
(Nationality)

Inventor(s):

THOMSON Robert W, 3 Windy Lane, Smith's Parish FL05, BM,
BENEVIDES Paul C, 6 Pokiok Road, Smith's Parish FL05, BM,
FENN Michael R, 346 Riverside Avenue, Riverside, CT 06878, US,

Legal Representative:

ROSENBLATT Gregory S (et al) (agent), Wiggin & Dana, One Century Tower,
New Haven, CT 06508-1832, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171606 A1 20010927 (WO 0171606)

Application: WO 2001US8063 20010314 (PCT/WO US0108063)

Priority Application: US 2000526353 20000316

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9944

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... provider selected by a means such as a reverse auction. Furthermore,
-none offer a comprehensive **household** warranty that extends to many
important **household** items.

The loss of manufacturer control described above is not satisfied by the
present services and there remains a need for a computer **network**
based system that provides a purchaser with the ability to create a
personalized database containing...

13/3,K/8 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**

**PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... one embodiment of the present invention;

Figure 69 is a flowchart illustrating a profile management **service** of the **customer** relationship management-related **web** application **services** in accordance with one embodiment of the present invention;

1 0

Figure 71 is a flowchart illustrating the education-related **web** application services in accordance with one embodiment of the present invention;

Figure 72 is a...

...is a flowchart illustrating one manner of generating an educational curriculum in the education-related **web** application services in accordance with one embodiment of the present invention;

1 5 Figure 74 is a flowchart illustrating the **web** - **customer** -related **web** application services in accordance with one embodiment of the present invention;

Figure 75 is a...contracts, involving hundreds of millions of dollars. The NN~S market offering is proposing our **clients** go beyond the management of the router and the WAN, and into the world of the local **network** (LAN), even as far as the desktop and business applications. Service providers have been intimidated...often is a critical determination of economic efficiency and when operated properly, will substantially enhance **market** performance.

Through history, there have been many different approaches adopted to fairly bring buyers and...

13/3,K/9 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES

STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAÎNE D'APPROVISIONNEMENT FONDÉE SUR LE RÉSEAU ET PROCÉDÉ ASSOCIÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... properties licensed from them by the user and a metering history of their licensing of **properties** might be required to maintain this information.

COMMERCE-RELATED WEB APPLICATION SERVICES

135

One embodiment of the **present** invention, as shown in Figure 54, is provided for affording a combination of commerce-related...

13/3,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCÉDÉ DE MISE À DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITÉ DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400

Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139028 A2 20010531 (WO 0139028)
Application: WO 2000US32308 20001122 (PCT/WO US0032308)
Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 170977

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... exit criteria for network creation, KPIs for quality management,
program planning and management tool-kits.

Service Consolidation and Optimization

As the **network** operator moves into operating and maintaining the "NGN",
there will be many parallel market driven...both the price to the
distributor for a creator's content (such as for a **property** distributed
in a WAF container object) and the number of copies of this object that
...

13/3,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00803948 **Image available**

**METHOD OF AND SYSTEM FOR ENABLING BRAND-IMAGE COMMUNICATION BETWEEN VENDORS
AND CONSUMERS**

**PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER UNE IMAGE DE MARQUE ENTRE DES
VENDEURS ET DES CONSOMMATEURS**

Patent Applicant/Assignee:

IPF INC, Soundview Plaza, 1266 East Main Street, Stamford, CT 06902, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

PERKOWSKI Thomas J, 10 Waldon Road, Darien, CT 06820, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

PERKOWSKI Thomas J (agent), Thomas J. Perkowski, P.C., Soundview Plaza,
1266 East Main Street, Stamford, CT 06902, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137540 A2-A3 20010525 (WO 0137540)

Application: WO 2000US31757 20001117 (PCT/WO US0031757)

Priority Application: US 99441973 19991117; US 99447121 19991122; US
99465859 19991217; US 2000483105 20000114; US 2000599690 20000622; US
2000641908 20000818; US 2000695744 20001024

Parent Application/Grant:

Related by Continuation to: US 99441973 19991117 (CIP); US 99447121

19991122 (CIP); US 99465859 19991217 (CIP); US 2000483105 20000114
(CIP); US 2000599690 20000622 (CIP); US 2000641908 20000818 (CIP); US
2000695744 20001024 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 116871

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... physical retail brick and mortar stores and electronic commerce enabled stores. In general, each IPI **Web** -site can be sponsored by a retail store subscribing to the **consumer** product **information** service hereof, or by one or manufacturers and/or service providers. The URL for the **home** page of any particular IPI **Web** -site can be selected with marketing considerations in mind, for example, <http://wwwApfcorp.com> or ...from Internet information servers to Java-enabled client computer subsystems 13 operated by consumers at **home**, in the office, in EC-enabled

Page 164

described in detail hereinabove in connection...before returning the search results to the consumer for display. Therefore, in this sort of **Cyberspace** environment, it will be oftentimes desirable to embed a CPIR-enabling Applet in the **home** -page of the YAW search directory or engine so that, upon clicking the graphical icon...

...CPI searching and display is illustrated in the context of a consumer visiting a typical **WWW** site (e.g. the Applicant's Intellectual **Property** Law Firm at <http://www.tjpatlaw.com>), whereupon an **Internet** advertisement is presented for a particular consumer product, solely for illustrative purposes. At this point...and palmtop client computer systems 13 as shown, for example, in Fig. 3AI located at **home**, in the office or on the road. For example, if the IPI **Web** -site supported by the IPI Finding and Serving Subsystem hereof is intended for access by...

...is intended for access by client subsystems not having bar code symbol readers (e.g. **Web** -enabled computer systems at **home**, in the office or on the road), then the HTML documents related to the IPI...shown in Fig. 3A I OB, having the consumers e-mail address and possibly other **information** items (e.g. shopper/ **consumer** identification number, credit card **information**, name, address and/or status within a particular loyalty/courtesy program encoded therewithin if desired...

...indicated at Block D in Fig. 3A13B, each instant the consumer/shopper has found a **consumer** product **information** resource of particular interest on the VIWW, which he or she wants to send a copy thereof to a **home** or work e-mail address, the consumer/shopper selects the first single-click button I...retail stores, the BRANDKEY REQUESr, System of the first illustrative embodiment will provide seven revolutionary **Internet** -based **consumer**

information services under the service marks **HOME -PAGE**", **BRANDLINX**", **BRANDKEY REQUEST4% TRADE-MARK442 PRODUCT-TYPE**", **UPC-ENCODED**
TM
APPLET-DOWNLOAD, and **SEND**...stores world-wide with minimal modifications to the preexisting information infrastructure, and illustrated hereinabove. At **home** , in the office, or on the road, **HOME -PAGE**" search **service** enables consumers to automatically access the **WWW** **Home** Page of any registered manufacturer by entering the UPN (or UPC/EAN number) on any...

...REQUEST CENTRALTM Website, enables a consumer to send to a desired e-mail address at **home** , work or elsewhere, **consumer** product **information** on the **WWW** , accessed from a **Web** /e-mail-enabled kiosk in a retail shopping environment.

Page 215

To maximize value...infrastructure of the Internet; and (iii) consumers and end-users interfaced with a plurality of **Web** -enabled client machines at **home** , school, in the office or on the road having access to a plurality of LJPN-driven **consumer** product

Page 231

Consumer Product **Information** (CPI) Kiosk Configuration, Deployment, Management and

Access Subsystem 504

In the illustrative embodiment, the primary...

13/3,K/12 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761430 **Image available**

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION CONCERNING COMPONENTS OF A SYSTEM

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE EN OEUVRE D'UNE TECHNIQUE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
US (Residence), US (Nationality)

Inventor(s):

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MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2-A3 20001207 (WO 0073956)

Application: WO 2000US14406 20000524 (PCT/WO US0014406)

Priority Application: US 99321274 19990527

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
CA CH CN CR CU CZ (utility model) CZ DE (utility model) DE DK (utility
model) DK DM DZ EE (utility model) EE ES FI (utility model) FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR (utility model) KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
(utility model) SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 149024

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... with one embodiment of the present invention; and
Figure 36 is a flowchart illustrating the **web** developer **services** in accordance with one embodiment of the present invention.
DISCLOSURE OF EWENTION
The present invention...Business2 Communications offer a variety of server products that support the development and deployment of **Internet** applications. Business2 also provides applications with out-of-the-box functionality such as electronic commerce...

13/3,K/13 (Item 11 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00761422

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt, P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)

Application: WO 2000US14375 20000524 (PCT/WO US0014375)

Priority Application: US 99320816 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149371

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... there may be requirements which cannot be met by any tools. In this case, in- **house** development may be an alternative. This approach is

likely to be more expensive, however, and...

13/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00754525

**NETWORK-BASED POST-PURCHASE AND CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM
PLATE-FORME DE SERVICE APRES-VENTE EN RESEAU ET DE GESTION DES RELATIONS
CLIENTELE**

Patent Applicant/Assignee:

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Inventor(s):

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JUNG Thomas, 41 Rhinestone Terrace, San Rafael, CA 94903, US,

Legal Representative:

GERSTEIN Rober M (agent), Marshall, gerstein & Borun, 6300 Sears Tower,
233 Wacker Drive, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067145 A2 20001109 (WO 0067145)

Application: WO 2000US10607 20000420 (PCT/WO US0010607)

Priority Application: US 99302169 19990429

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11481

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... Refresh Home I Search Favorites History ChannelsIFullscreen Mail Print

Edit

Address: <http://www.marketdrive.com/home.htm> Links

TRY

Lookincr for the Good Life? CIGAR AFICIONADO

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SERVICE Community News

COMMUNITY

(CSHOP **ONLINE** =

MARKET SPACE November 10, 1999

MARKETDRIVE ANNOUNCES ITS 5,000TH PORSCHE MEMBER

LOG OUT

June 4...

13/3,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00743892 **Image available**

**INTERNET-BASED HOME MANAGEMENT
GESTION A DOMICILE PAR INTERNET**

Patent Applicant/Assignee:

MYHOMELINK COM INC, One Sansome Street, Suite 2100, San Francisco, CA
94104, US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

SEIDL John Michael, 165 Atherton Avenue, Atherton, CA 94027, US, US
(Residence), US (Nationality), (Designated only for: US)
ZAUSNER Eric R, 3620 Clay Street, San Francisco, CA 94118, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DUNNING Richard A (agent), Fish & Richardson P.C., 2200 Sand Hill Road,
Suite 100, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057259 A2 20000928 (WO 0057259)

Application: WO 2000US7731 20000324 (PCT/WO US0007731)

Priority Application: US 99125973 19990324; US 2000535258 20000323

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7485

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... its entirety.

BACKGROUND

The present invention relates generally to remote management of systems within the **home**.

The **Internet** is changing the way **consumers** get **information**, buy products and receive services. **Consumers** are now comfortable enough with the **Internet** to use it to make purchases on-line, conduct banking and brokerage transactions, and transfer sensitive communications. However, the demand for **Internet**-based **home** management **services** remains unfulfilled.

SUMMARY

The **present** invention is an apparatus, method, and computer program product for **internet**-based **home** management.

The present invention is a system, computer-implemented method, and computer program product for...

13/3,K/16 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00576363 **Image available**

**SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS
TRADING**

SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS

Patent Applicant/Assignee:

ULTRAPRISE CORPORATION,

Inventor(s):

LEVINE David A,
LEVINE Monica Larson,
MINTON Gabriel D,
POLETTI Jonathan,
SONDREGGER Dean,
HEFFNER Reid R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200039736 A2 20000706 (WO 0039736)

Application: WO 99US31107 19991230 (PCT/WO US9931107)

Priority Application: US 98114578 19981231; US 99270837 19990318

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 25633

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... or database, either resident on the system of the present
invention or linked on another **Web** site, which contains recent
appraisal
information. Updated appraisal **information** is then provided to the
subscriber for each of the selected loan **properties**. This service is
particularly useful for trading of "seasoned" loans, i.e., loans that
were...

13/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00428795 **Image available**

**SYSTEM AND METHOD FOR MANAGING AND SERVING CONSUMER PRODUCT RELATED
INFORMATION OVER THE INTERNET**

**SYSTEME ET PROCEDE PERMETTANT DE GERER ET DE TRANSMETTRE SUR INTERNET DES
INFORMATIONS RELATIVES A DES PRODUITS DE CONSOMMATION**

Patent Applicant/Assignee:

IPF INC,
PERKOWSKI Thomas J,

Inventor(s):

PERKOWSKI Thomas J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9819259 A1 19980507

Application: WO 97US19227 19971027 (PCT/WO US9719227)

Priority Application: US 96736798 19961025; US 96752136 19961119; US
97826120 19970327; US 97854877 19970512; US 97871815 19970609; US
97936375 19970924

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG
ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 41713

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... at each retail store subscriber 0 Benefits Provided To Sponsors
Promoting The UPC REQUESTM System

HOME -PAGETM and **CYBER** -SERVICETM will foster customer loyalty
and patronage with sponsors by providing **consumers** with valuable
product-related **information** before and after product purchases.

1 5 **CYBER** -SERVICETM will provide sponsors with an economical and
effective way of marketing products and services...

Set	Items	Description
S1	0	AU=(LIUM J? OR LIUM, J?)
S2	286339	MORTGAG? OR SERVICE? OR CREDIT? ? OR LOAN? ?
S3	657336	MARKET? OR AD OR ADS OR ADVERT? OR PRESENT?
S4	1743070	INFO OR INFORMATION
S5	515930	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME-PAGE OR HOME()PAGE OR NETWORK? OR WWW OR CYBER?
S6	2158623	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERSON? ?
S7	1053194	PROPERT? OR HOME? ? OR HOUSE? OR RESIDENCE?
S8	6799	S2(10N)S3
S9	135261	S4(10N)S6
S10	1850	S8(15N)S5
S11	650	S10 AND S9
S12	52	S11 AND S7
S13	29	S12 AND IC=G06F-017/60
S14	28	S3(15N)MORTGAG?
S15	22	S14 AND IC=G06F-017/60

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Apr

(c) 2003 European Patent Office

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375

(c) 2003 Thomson Derwent

File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)

(c) 2003 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

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13/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015185661 **Image available**

WPI Acc No: 2003-246194/200324

Method for organizing and managing cyber apartment service

Patent Assignee: TECHNO VILLAGE CO LTD (TECH-N)

Inventor: KANG J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002083695	A	20021104	KR 200123264	A	20010428	200324 B

Priority Applications (No Type Date): KR 200123264 A 20010428

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002083695	A		1	G06F-017/60	

Abstract (Basic): KR 2002083695 A

NOVELTY - A method for organizing and managing a cyber apartment service is provided to reduce the distribution cost and a delivery time through the combination of the on-line and off-line service by opening a post store of a local distribution center concept in an apartment complex.

DETAILED DESCRIPTION - The cyber apartment service (10) using the Internet provides a **home** service such as an apartment management, a web phone, the regional monitoring, the telemedicine, the Internet stock trading, the VOD (Video On Demand) and a web pad, a **home** automation (70) such as the information **home** appliances control, the electric light control, the telemeter, and the crime and disaster prevention, and a regional service such as the on-line shopping and a regional store information service. A cyber shopping service (20) provides the **information** of the cheap goods and the events to the **customers** through a cooperation with an Internet on-line shopping mall (60). A regional store information service (30) provides the information for the regional stores (40). The post store (50) in the apartment complex is an off-line EC model linking with the **cyber** shopping **service** and acts as a **market** place of the on and off-line.

pp; 1 DwgNo 1/10

Title Terms: METHOD; ORGANISE; MANAGE; APARTMENT; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015166153 **Image available**

WPI Acc No: 2003-226681/200322

System for managing electronic commerce on cyber apartment

Patent Assignee: JLANDSOFTLANDSOFT (JLAN-N)

Inventor: JANG J H; JUN C U; KIM S G; PARK J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002076565	A	20021011	KR 200116526	A	20010329	200322 B

Priority Applications (No Type Date): KR 200116526 A 20010329

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002076565	A		1	G06F-017/60	

Abstract (Basic): KR 2002076565 A

NOVELTY - A system for managing an electronic commerce on a cyber apartment is provided to supply a P2M(Peer to Market) concept and technique capable of forming an electronic market among residents of an apartment complex and supply an environment integrated by a security, a payment, and an intellectual **property** for making visible and invisible commodities and services be transacted from a knowledge and **information** of each **individual** in a corresponding electronic market.

DETAILED DESCRIPTION - A data storage(2) such as a program executed on an electronic **market** channel browser window being created by an electronic commerce **service** operating system(1) on a **cyber** apartment and an electronic commerce service executing window on the cyber apartment, and an HDD, FDD, and CD of the service operating system(1) is provided. A channel server(3) for the electronic market is provided. A storage and database(4) manages an electronic market channel. A **user information** database(5) is provided for **users** who registered in the channel server(3). A search system is provided for searching a channel. An electronic market managing server(7) on the **cyber** apartment makes electronic **market** channels be displayed on a background screen of the **service** operating system(1). An electronic commerce gate server(8) manages information of all channel servers and charges a transaction process of an electronic commerce. A storage and database(9) manages channels. A media gateway server(10) is provided for a micro electronic intellectual **property** right management(Micro-DRM). In addition, an authentication server(11), a payment agency server(12), and a financial institution(13) are provided.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; MANAGE; ELECTRONIC; APARTMENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015143143 **Image available**

WPI Acc No: 2003-203670/200320

XRPX Acc No: N03-162299

Branded content distribution method e.g. for books, stories, image, involves allowing user to use desired content corresponding to syndication rights information

Patent Assignee: ESUBSTANCE LTD (ESUB-N)

Inventor: MUFTI-BEY H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2377510	A	20030115	GB 20012664	A	20010202	200320 B

Priority Applications (No Type Date): GB 20012664 A 20010202

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2377510	A		97	G06F-017/60	

Abstract (Basic): GB 2377510 A

NOVELTY - The content obtained from a provider, is stored in a database. Syndication rights information associated with the content is received and stored in the database. A user is allowed to use the desired content corresponding to the syndication rights information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Database storing content and syndication rights data associated with content;

(2) Content distribution program;

(3) Computer system;

(4) Data packet transmitted over network; and

(5) Content syndication server.

USE - For distributing branded content such as stories, articles, image, books received from book publishers, magazines, TV producers, talent agencies, photo agencies, to **market** sectors such as cookery, gardening, **services**, travel, sports, **home** improvement, health and beauty, etc., also for e-commerce vendors, **internet** consulting companies, internet portals, internet services providers, major telecommunication companies, mobile phone service providers, broadband broad casters, etc.

ADVANTAGE - Facilitates rapid searching of particular branded content, hence appropriate content can be browsed effectively.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating the content distribution process.

pp; 97 DwgNo 8A/58

Title Terms: CONTENT; DISTRIBUTE; METHOD; BOOK; IMAGE; ALLOW; USER; CONTENT ; CORRESPOND; INFORMATION

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015048899 **Image available**

WPI Acc No: 2003-109415/200310

System and method for operating beauty shop over network

Patent Assignee: OH J H (OHJH-I)

Inventor: OH J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002066155	A	20020814	KR 20016552	A	20010209	200310 B

Priority Applications (No Type Date): KR 20016552 A 20010209

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002066155	A	1	G06F-017/60	

Abstract (Basic): KR 2002066155 A

NOVELTY - A beauty shop operation system and method is provided to offer a man power, and beauty materials to a beauty shop by using a network while enabling the beauty shop to do a member management, a marketing, a shop management and a community activity over the network so that it can activate an operation of the beauty shop.

DETAILED DESCRIPTION - The system comprises the internet(100), an operation system(200), a network subscriber PC(300) and a user

computer(400). The operation system(200) includes firewall servers(200a, 200f), a **home** page operation server(200b), an authentication server(200c), a controller(200d), an application program(200e), a database(200g), a man power management server(200h), a beauty materials shopping mall(200i), an online education center server(200j), and a mail server(200k). The **home page** operation server(200b) enables a beauty shop and a beauty artist to subscribe for a **service** system, and to use various contents, and **advertises** the **service** system to general users. The authentication server(200h) authenticates users accessing the service system via the subscriber PC(300) and the user computer(400). The controller(200d) controls the database(200g) and each server by using the application program(200e) according to a **user** request for executing processes for offering services, for example, an **information** providing, an advertisement, a consulting or an electronic commerce. The application program(200e) executes each process in the operation server. The database(200g) stores data on a beauty shop owner, an employee, a customer, a beauty artist, beauty materials, a beauty shop operation, an education and an electronic commerce. The man power management server(200h) enables a beauty artist to make a member registration and to manage a personal profile, and offers a community by connecting to a mail server(200k). The beauty materials shopping mall(200i) enables the network subscriber or the user to purchase necessary beauty materials over the internet.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; OPERATE; BEAUTY; SHOP; NETWORK

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014966597 **Image available**

WPI Acc No: 2003-027111/200302

Method for offering push advertisement over internet by using voice humor

Patent Assignee: RYOO C M (RYOO-I)

Inventor: RYOO C M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002053515	A	20020705	KR 200083165	A	20001227	200302 B

Priority Applications (No Type Date): KR 200083165 A 20001227

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002053515	A	1	G06F-017/60	

Abstract (Basic): KR 2002053515 A

NOVELTY - A push **advertisement service** method is provided to offer image **advertisements** with voice humor attached to a user terminal over the **internet** when the user terminal is in a communication halt state without accessing an internet site, and to display the offered image advertisements at the user terminal while the user listening to the voice humor.

DETAILED DESCRIPTION - The method comprises steps of a user accessing a **home** page managed by a service provider, the user subscribing for a member by inputting a name, an ID, a password and other personal data, the user downloading a program from the **home**

page, the program checking if a user computer is in a communication halt state in the case that the user computer accesses the internet(S30, S31), the program receiving voice humors and image advertisement **information** from a server if the **user** computer is in a communication halt state, and storing the voice humor and the image advertisement(S32), the program continuing to receive the data if it is in a state of receiving the data previously, and checking if there exists a log of regenerating the stored voice humors and image advertisements(S33), and the program transmitting the log to the server(S34). The program automatically transmits the voice humor and the image advertisement or the data regeneration log to the server, for example, when the user browses contents over a browser.

pp; 1 DwgNo 1/10

Title Terms: METHOD; OFFER; PUSH; ADVERTISE; VOICE; HUMOUR

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014956167 **Image available**

WPI Acc No: 2003-016681/200301

XRPX Acc No: N03-012595

On - line **insurance policy service system generates real-time cost adjustment attributable to changes in present parameters of policy held by user**

Patent Assignee: ALFRED T (ALFR-I); BAUER A R (BAUE-I); BOWMAN A L (BOWM-I);
; KEYSER R J (KEYS-I); MCNAMARA M N (MCNA-I); URMINSKI C L (URMI-I);
YOUNGSTROM L (YOUN-I)

Inventor: ALFRED T; BAUER A R; BOWMAN A L; KEYSER R J; MCNAMARA M N;
URMINSKI C L; YOUNGSTROM L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116228	A1	20020822	US 99364803	A	19990730	200301 B

Priority Applications (No Type Date): US 99364803 A 19990730

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020116228	A1	13	G06F-017/60	

Abstract (Basic): US 20020116228 A1

NOVELTY - An **information** module identifies a **user** for verifying the present parameters of a policy held by the user. A policy adjustment module generates a real-time cost adjustment attributable to changes in the present policy parameter's such as change in an item or person insured under the policy.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for on-line insurance policy servicing method.

USE - For providing insurance policy service to persons or items such as vehicle, boats, airplane, personal or real **property**, medical, dental, credit insurance and liability insurance.

ADVANTAGE - Enables efficient handling of policy holder services, and hence reduces inconvenience to the insurance customer and reduces handling and involvement requirements of insurer personnel to attend to the services, thereby reducing overhead costs and assuring more accurate coverage.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining the on-line insurance system accessing method.

pp; 13 DwgNo 1/6
Title Terms: LINE; INSURANCE; SERVICE; SYSTEM; GENERATE; REAL; TIME; COST;
ADJUST; ATTRIBUTE; CHANGE; PRESENT; PARAMETER; HELD; USER
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014775708 **Image available**
WPI Acc No: 2002-596414/200264

**Picture communication device operated by telephone and business method
using device**

Patent Assignee: CHOI S H (CHOI-I)
Inventor: RA I S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002018451	A	20020308	KR 200051750	A	20000901	200264 B

Priority Applications (No Type Date): KR 200051750 A 20000901

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002018451	A	1	G06F-017/60	

Abstract (Basic): KR 2002018451 A

NOVELTY - A picture communication device operated by a telephone and a business method using the device are provided to create additional profit by connecting a **house** telephone to a PC and realizing a picture phone at a low cost and supplying the picture phone and receiving a monthly rental fee and using a background screen of the picture phone as an advertising screen.

DETAILED DESCRIPTION - A connection device links a PC with a telephone at a low cost. A connection program is provided for recognizing an input signal of the linked telephone and operating an application program. A H.324 communication module is provided for a picture communication through a telephone line. A modem is connected to the PC. The connection program is operated in a background of a picture communication program at a RAM-resident state. If a user connects to the **Internet**, the connection state is informed to a server of a **service** provider, and the server automatically downloads **advertising** contents of a **user** picture communication background based on the **information**. The service provider may perform an advertisement to a registered **user**.

pp; 1 DwgNo 1/10
Title Terms: PICTURE; COMMUNICATE; DEVICE; OPERATE; TELEPHONE; BUSINESS;
METHOD; DEVICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014734768 **Image available**

WPI Acc No: 2002-555472/200259

On - line **mobile** advertising service **method**

Patent Assignee: KIM J M (KIMJ-I)

Inventor: KIM J M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002014583	A	20020225	KR 200047936	A	20000818	200259 B

Priority Applications (No Type Date): KR 200047936 A 20000818

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002014583	A	1	G06F-017/60	

Abstract (Basic): KR 2002014583 A

NOVELTY - An **on - line** mobile **advertising** service method is provided to attach an **advertising** item in a desired size on a desired position of a vehicle by making a user select a favorite advertisement on a vehicle advertising site through the Internet.

DETAILED DESCRIPTION - The method comprises steps of a user and an advertiser connecting to a web server(5), displaying a **home** page(6), displaying a vehicle advertising banner(7), a **member** logging in(8), a web server requesting **member information** (9), transmitting the **member information** (10), displaying a menu window including the **member information** (11), the **user** selecting an advertiser(12), displaying the **information** about the selected advertise on an input window of the **user** (14), the user and the advertise determining a method for attaching, a size of an advertising item and a position to attach(15), storing the determined data in a database(16), displaying the an advertising sample(17), and storing the sample in the database(18).

pp; 1 DwgNo 1/10

Title Terms: LINE; MOBILE; ADVERTISE; SERVICE; METHOD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014666629 **Image available**

WPI Acc No: 2002-487333/200252

System and method for selling fishing rod and fishing tackle on internet

Patent Assignee: BAE M J (BAEM-I)

Inventor: BAE M J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002006660	A	20020124	KR 200176607	A	20011205	200252 B

Priority Applications (No Type Date): KR 200176607 A 20011205

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002006660	A	1	G06F-017/60	

Abstract (Basic): KR 2002006660 A

NOVELTY - A system and method for selling a fishing rod and a fishing tackle on the Internet is provided to sell a fishing rod and a

fishing reel by displaying a fishing rod and a fishing reel as a three-dimensional image and using a **property** of the fishing rod and the fishing reel be changed in accordance with a place, a season, and a flow and temperature of water.

DETAILED DESCRIPTION - An operator server(10) is provided for selling a fishing rod. At least one purchaser computer(12) includes a purchase **client** and a potential **client**. An account database(14) stores **information** for paying a price and account moving information of a purchaser in accordance with a purchase of a fishing rod by the purchaser. A financial server(16) manages the account database(14). A delivery company server(18) delivers the fishing rod in accordance with the purchase and a payment of the fishing rod by the purchaser. A **web** server(20) makes the purchaser check various kinds of information, **advertisements**, and additional **services** with respect to fishing rods through the purchaser computer(12). A database server(22) makes a database based on various kinds of information in accordance with requests of purchasers through the web server(20) and stores and manages the database. A mail server(24) is provided for transmitting/receiving various kinds of information.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; SELL; FISH; ROD; FISH; TACKLE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/10 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014640680 **Image available**

WPI Acc No: 2002-461384/200249

Method and system for target advertisement when approving card user in card member store on internet

Patent Assignee: PARK K H (PARK-I)

Inventor: PARK K H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002004891	A	20020116	KR 200152443	A	20010829	200249 B

Priority Applications (No Type Date): KR 200152443 A 20010829

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002004891	A	1	G06F-017/60	

Abstract (Basic): KR 2002004891 A

NOVELTY - A method and system for target **advertisement** when approving a card user are provided to inquire a **credit** card through the **Internet** instead of using a telephone, and save money by using common purchasing information of an administrator system.

DETAILED DESCRIPTION - A credit card **member** store system(100) receives credit card **information** of a credit card **user** through a card reader, outputs a **credit** card allowance request and authentication result, and provides an **advertisement** to the **credit** card user. An administrator system(200) is connected through the **Internet** for mediating the credit card allowance request and the authentication result of the credit card user, comparing a card number previously stored in a card database with a card number transmitted from a member store, analyzes a **residence** registration number code of

the credit card number, and transmits an appropriate advertisement to the credit card member store system(100). A VAN company credit card inquiry system(300) transmits the credit card allowance request result. A credit card provider system(400) transmits the card number and the **residence** registration number code to the card database of the administrator system(200). An advertiser(500) provides advertisements.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; TARGET; ADVERTISE; APPROVE; CARD; USER; CARD; MEMBER; STORAGE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014604381 **Image available**

WPI Acc No: 2002-425085/200245

XRPX Acc No: N02-334225

Internet-based method of fulfilling needs of person /entity due to property loss, involves analyzing information regarding person 's/entity's needs to provide automatic access to at least one service

Patent Assignee: ALEIA A (ALEI-I); CADDEN D (CADD-I); CARVALKO J (CARV-I); PIERCE D (PIER-I); SIMPSON D (SIMP-I)

Inventor: ALEIA A; CADDEN D; CARVALKO J; PIERCE D; SIMPSON D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020035528	A1	20020321	US 2000207246	P	20000526	200245 B
			US 2001865827	A	20010525	

Priority Applications (No Type Date): US 2000207246 P 20000526; US 2001865827 A 20010525

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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US 20020035528	A1	13	G06F-017/60	Provisional application US 2000207246
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Abstract (Basic): US 20020035528 A1

NOVELTY - The person/entity is guided to a site on a global computer network and interviewed to obtain **information** regarding the **person 's/entity's** needs. The **information** is analyzed and processed to provide the **person /entity** automatic access to at least one service that fulfills the needs of the person/entity.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer system for fulfilling needs of person/entity due to **property** loss.

USE - For fulfilling needs of a person/entity due to loss of **property** , vehicles, boats, etc., through global computer network such as internet.

ADVANTAGE - Contemplates an **on - line** consumer to business exchange when vendor and **services** **advertise** and offer products. Allows for demand aggregation of products and **services** specific to insurance loss fulfillment. Receives insurance claims from any number of sources and incorporates deep domain knowledge about claim processing. Allows individuals and institutions to report details of personal and commercial insurance claim such as vehicles, homeowners and business claims.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of system for fulfilling needs of a person/entity due to **property** loss.

pp; 13 DwgNo 2/6
Title Terms: BASED; METHOD; NEED; PERSON; ENTITY; **PROPERTIES** ; LOSS;
INFORMATION; PERSON; ENTITY; NEED; AUTOMATIC; ACCESS; ONE; SERVICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014585074 **Image available**
WPI Acc No: 2002-405778/200243
XRPX Acc No: N02-318599

**On-line real estate information aggregation system compares search
criteria with news and research information stored in data source
connected to property services server platform**
Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE); JACOBSON J (JACO-I);
SEGAL R (SEGA-I)

Inventor: JACOBSON J; SEGAL R
Number of Countries: 099 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200241115	A2	20020523	WO 2001US47209	A	20011119	200243 B
AU 200230679	A	20020527	AU 200230679	A	20011119	200261
US 20030036963	A1	20030220	US 2000252016	P	20001120	200316
			US 2001766760	A	20010122	

Priority Applications (No Type Date): US 2001766760 A 20010122; US
2000252016 P 20001120

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200241115	A2	E	72	G06F-000/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
AU 200230679	A			G06F-000/00	Based on patent WO 200241115
US 20030036963	A1			G06F-017/60	Provisional application US 2000252016

Abstract (Basic): WO 200241115 A2

NOVELTY - System comprises client computers connected to the
Internet , a **property services** server platform connected to a data
source hosting a research **market** module accessing information on
available **properties** and **markets** , plus a **credit** reports module, a
news and analysis module and an order available reports module. The
research market and news and analysis modules receive **client** computer
search criteria, compare the criteria with stored **information** and
provide it to the **client** computer if it matches.

DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method
of aggregating real estate information content for the Internet.

USE - System is for aggregating real estate information content
providers into a central research center to support on-line
transactions.

ADVANTAGE - System improves efficiency in leasing, financing etc.
and enables **participants** to share **information** .

DESCRIPTION OF DRAWING(S) - The figure shows a functional process map of the system.

pp; 72 DwgNo 3a/4

Title Terms: ON-LINE; REAL; ESTATE; INFORMATION; AGGREGATE; SYSTEM; COMPARE ; SEARCH; CRITERIA; NEWS; RESEARCH; INFORMATION; STORAGE; DATA; SOURCE; CONNECT; **PROPERTIES** ; SERVICE; SERVE; PLATFORM

Derwent Class: T01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

13/5/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014569906 **Image available**

WPI Acc No: 2002-390609/200242

Electronic mail marketing service agency method

Patent Assignee: DATAWAVE SYSTEM INC (DATA-N)

Inventor: LEE G S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001111690	A	20011220	KR 200032301	A	20000613	200242 B

Priority Applications (No Type Date): KR 200032301 A 20000613

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001111690	A		1 G06F-017/60	

Abstract (Basic): KR 2001111690 A

NOVELTY - An electronic mail marketing service agency method is provided so that a **member** can receive useful marketing electronic mails by selecting **information** and advertisements according to **properties** of the **member** and transmitting the **information** and advertisement to the **member**.

DETAILED DESCRIPTION - A member of a **web** site for executing an electronic mail **marketing service** clicks an electronic mail **service** menu of an affiliated **web** site in order to apply for a **marketing** electronic mail **service** (401). An electronic mail address of the **member** is registered in a **member information** database(402). The **member** selects a kind of the marketing mail service, and sets up contents of the mail(403). The contents selected by the member are brought from a contents database(404). A target advertisement is selected from an advertisement contents database according to the marketing electronic mail contents information, my information contents, using frequency and information from the affiliated company(405). The contents and target advertisement are combined and transmitted to the member(406). A reaction of the member to the electronic mail is confirmed(407). When the **member** clicks a hyperlink to add the electronic mail to my **information** (408), the clicked contents are stored in the **member information** database(409).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; MAIL; MARKET; SERVICE; AGENT; METHOD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014482618 **Image available**

WPI Acc No: 2002-303321/200234

XRPX Acc No: N02-237309

Product information provision method e.g. for goods and services in Internet , involves associating product information with Internet reproduced advertisement to provide product information to user , on interaction

Patent Assignee: ELLIOTT L (ELLI-I); PORAT M (PORA-I)

Inventor: ELLIOTT L; PORAT M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020026353	A1	20020228	US 99171764	P	19991222	200234 B
			US 2000745181	A	20001222	

Priority Applications (No Type Date): US 99171764 P 19991222; US 2000745181 A 20001222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020026353	A1		27	G06F-017/60	Provisional application US 99171764

Abstract (Basic): US 20020026353 A1

NOVELTY - A product e.g. goods or services in a print media advertisement or video commercial is identified and the information about the product is obtained. The product information is sorted in a database and the advertisement is reproduced in Internet, network, cable system, etc. The product information is associated with the reproduced advertisement and is provided to an user, when the user interacts with the advertisement.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Computer readable medium storing product information provision program;

(b) Product information providing system

USE - For providing information about products e.g. apparel, fashion accessories such as jewelry, watches, shoes, cosmetics, **household** goods, office goods, bricks and mortars, etc., and services such as interior decorators, hair styling, travel, hotel resorts, etc., through Internet.

ADVANTAGE - Allows quick and easy access to mass amounts of **information** and can provide personal service to **users** by converting brand advertising in magazines into a point of sale catalog.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating the product information provision method.

pp; 27 DwgNo 1/14

Title Terms: PRODUCT; INFORMATION; PROVISION; METHOD; GOODS; SERVICE;

ASSOCIATE; PRODUCT; INFORMATION; REPRODUCE; ADVERTISE; PRODUCT;

INFORMATION; USER; INTERACT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014412361 **Image available**

WPI Acc No: 2002-233064/200229

XRPX Acc No: N02-179449

Residence information presentation system in internet , computes loan amount from payment amount, payout period and specified interest rate input from customer terminal, and transmits relevant information to customer

Patent Assignee: ASAHI KASEI KOGYO KK (ASAHI)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002049846	A	20020215	JP 2000237802	A	20000804	200229 B

Priority Applications (No Type Date): JP 2000237802 A 20000804

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002049846	A		12	G06F-017/60	

Abstract (Basic): JP 2002049846 A

NOVELTY - A customer terminal inputs payment amount, payment period and data regarding selection of a residence to a server. The loan amount from the payment amount, payout period and predetermined interest rate, is computed based on the transmitted customer information . Information about residence is extracted from a residence information database and is listed for transmission to the customer 's terminal.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for residence information presentation method.

USE - For presenting residence information such as room arrangements information, area information, price, complex name, situation of traffic, near by station, etc., through internet.

ADVANTAGE - Displays the price of residence information with the view point of loan amount payment computed based on the payment amount and payment period input by the customer.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the residence information presentation process. (Drawing includes non-English language text).

pp; 12 DwgNo 4/8

Title Terms: RESIDENCE ; INFORMATION; PRESENT; SYSTEM; COMPUTATION; LOAN; AMOUNT; PAY; AMOUNT; PAYOUT; PERIOD; SPECIFIED; INTEREST; RATE; INPUT; CUSTOMER; TERMINAL; TRANSMIT; RELEVANT; INFORMATION; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30

File Segment: EPI

13/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014375335 **Image available**

WPI Acc No: 2002-196038/200225

XRPX Acc No: N02-148893

Internet based advertising system for placing an advertisement on the monitor of an Internet subscriber, uses an application set logic housed on a server to deliver a modified window adapted to pop up containing an advertisement

Patent Assignee: KANTER A S (KANT-I)

Inventor: KANTER A S

Number of Countries: 096 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200211021	A1	20020207	WO 2001US23175	A	20010721	200225 B
US 20020032608	A1	20020314	US 2000222404	P	20000802	200225
			US 2001909643	A	20010720	
AU 200177969	A	20020213	AU 200177969	A	20010721	200238
EP 1314116	A1	20030528	EP 2001955919	A	20010721	200336
			WO 2001US23175	A	20010721	

Priority Applications (No Type Date): US 2001909643 A 20010720; US 2000222404 P 20000802

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200211021	A1	E	21	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020032608	A1			G06F-017/60	Provisional application US 2000222404
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AU 200177969	A			G06F-017/60	Based on patent WO 200211021
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EP 1314116	A1	E		G06F-017/60	Based on patent WO 200211021
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200211021 A1

NOVELTY - When a subscriber accesses the Internet through an Internet Service Provider (22), application logic set (12) stored on server (10) delivers a non-dismissible and temporary browser window (18) to display an advertisement (16) for a predetermined time. An additional **user** database (26) can be used to store **user information** and for computing and storing the **user**'s advertisement viewing history.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method for **advertising** to a user of an **Internet Service Provider**.

USE - For placing an advertisement on the monitor of an Internet subscriber, regardless of whether or not a browser window is open.

ADVANTAGE - By providing an advertisement on a non-dismissible and temporary window the system provides a marketing medium that delivers advertisements in a manner which does not detract from the viewer's system use, program use or Internet content, and which is much more receptive to the highly desirable viewer demographic, thus benefiting the **Internet Service Provider**, the **advertiser** and the **advertisement** viewer. The system allows medium and large-scale advertisers to place a message before a large, demographically qualified audience. The registered **user** database provides **information** on a **user**'s advertisement viewing history which enables accurate tracking of ad impressions by viewer and allows compensation to be paid to viewer that have registered.

DESCRIPTION OF DRAWING(S) - The figure is a schematic representation of the various elements of a direct Internet advertising system.

Server ((12) Application logic set ((16) **Advertisement** ((18) Temporary browser window ((22) **Internet Service Provider** ((26) User database. (10)

pp; 21 DwgNo 1/4

Title Terms: BASED; ADVERTISE; SYSTEM; PLACE; ADVERTISE; MONITOR;
SUBSCRIBER; APPLY; SET; LOGIC; **HOUSE** ; SERVE; DELIVER; MODIFIED; WINDOW;
ADAPT; POP; UP; CONTAIN; ADVERTISE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014281646 **Image available**
WPI Acc No: 2002-102347/200214
XRPX Acc No: N02-076150

**Management apparatus for advertising information has information
communication network which sends advertising information to terminals
depending on command from terminals**

Patent Assignee: SONY CORP (SONY)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001344503	A	20011214	JP 2000162394	A	20000531	200214 B

Priority Applications (No Type Date): JP 2000162394 A 20000531

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001344503	A	10	G06F-017/60	

Abstract (Basic): JP 2001344503 A

NOVELTY - A memory stores advertising information accepted by a **home** server (2) from an advertising information server (4). An information communication network (3) sends the stored advertising information to terminals, such as a television (1-1), a mobile telephone (1-2), a video camera (1-3), and an audio tape recorder (1-4), depending on the command from the terminals.

DETAILED DESCRIPTION - A demand unit requires transmission of advertising information to the advertising information server based on the command from the terminals. The **home** server accepts the advertising information transmitted from the advertising information server depending on the demand from the demand unit. INDEPENDENT CLAIMS are also included for the following:

- (a) a management method for advertising information;
- (b) an information providing apparatus for providing advertising information;
- (c) an information providing method;
- (d) and a recording medium for storing advertising information management program.

USE - For managing advertising **information** transmitted by communication medium to **user** .

ADVANTAGE - Enhances advertising effect of advertising information in **internet** . Potentiates providing advertising **information** with higher interest to each **user** by reducing **service** to **user** depending on output time of **advertising information** .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of an advertising system which applies the management apparatus. (Drawing includes non-English language text).

Television (1-1)
Mobile telephone (1-2)
Video camera (1-3)

Audio tape recorder (1-4)
Home server (2)
Information communication network (3)
Advertising information server (4)
pp; 10 DwgNo 1/8

Title Terms: MANAGEMENT; APPARATUS; ADVERTISE; INFORMATION; INFORMATION;
COMMUNICATE; NETWORK; SEND; ADVERTISE; INFORMATION; TERMINAL; DEPEND;
COMMAND; TERMINAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00

File Segment: EPI

13/5/18 (Item 18 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014126767 **Image available**

WPI Acc No: 2001-610977/200170

Related WPI Acc No: 1998-272471; 2002-589546; 2003-328895; 2003-361997;
2003-801071

XRPX Acc No: N01-456104

**Internet-based consumer product marketing, merchandising and education
or information system enabling product providers and consumers to
trade along demand side of retail chain**

Patent Assignee: IPF INC (IPFI-N); PERKOWSKI T J (PERK-I)

Inventor: PERKOWSKI T J

Number of Countries: 094 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200137540	A2	20010525	WO 2000US31757	A	20001117	200170 B
AU 200117783	A	20010530	AU 200117783	A	20001117	200170
US 20030139975	A1	20030724	US 96736798	A	19961025	200352
			US 96752136	A	19961119	
			US 97826120	A	19970327	
			US 97854877	A	19970512	
			US 97871815	A	19970609	
			US 97936375	A	19970924	
			WO 97US19277	A	19971023	
			US 99284197	A	19990625	
			US 99441973	A	19991117	
			US 99447121	A	19991122	
			US 99465859	A	19991217	
			US 2002319387	A	20021212	
US 20030149642	A1	20030807	US 99284197	A	19990625	200358 N
			US 2002281334	A	20021024	
US 6625581	B1	20030923	US 96736798	A	19961025	200364
			US 96752136	A	19961119	
			US 97826120	A	19970327	
			US 97854877	A	19970512	
			US 97871815	A	19970609	
			US 97936375	A	19970924	
			US 97284917	A	19971027	
			WO 97US19227	A	19971027	
			US 99441973	A	19991117	
			US 99447121	A	19991122	

Priority Applications (No Type Date): US 2000695744 A 20001024; US 99441973
A 19991117; US 99447121 A 19991122; US 99465859 A 19991217; US 2000483105
A 20000114; US 2000599690 A 20000622; US 2000641908 A 20000818; US

96736798 A 19961025; US 96752136 A 19961119; US 97826120 A 19970327; US 97854877 A 19970512; US 97871815 A 19970609; US 97936375 A 19970924; WO 97US19277 A 19971023; US 99284197 A 19990625; US 2002319387 A 20021212; US 2002281334 A 20021024; US 97284917 A 19971027; WO 97US19227 A 19971027

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200137540	A2	E	569	H04N-000/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200117783	A				Based on patent WO 200137540
US 20030139975	A1			G06F-017/60	CIP of application US 96736798
					CIP of application US 96752136
					CIP of application US 97826120
					CIP of application US 97854877
					CIP of application US 97871815
					CIP of application US 97936375
					CIP of application WO 97US19277
					CIP of application US 99284197
					CIP of application US 99441973
					CIP of application US 99447121
					Cont of application US 99465859
					CIP of patent US 5918214
					CIP of patent US 5950173
					CIP of patent US 6064979
US 20030149642	A1			G06F-017/60	Cont of application US 99284197
US 6625581	B1			G06F-017/60	CIP of application US 96736798
					CIP of application US 96752136
					CIP of application US 97826120
					CIP of application US 97854877
					CIP of application US 97871815
					CIP of application US 97936375
					CIP of application US 97284917
					CIP of application WO 97US19227
					CIP of application US 99441973
					CIP of patent US 5918214
					CIP of patent US 5950173
					CIP of patent US 6064979

Abstract (Basic): WO 200137540 A2

NOVELTY - Functionally-integrated **consumer** product marketing, merchandising and education/ **information** system enables manufacturers, retailers and their respective agents, and **consumers** to carry out four basic product related functions along the demand side of retails chain, enabling them to create and manage a composite brand image for each consumer product offered for sale in both physical and electronic market place. Distinct product function performing subsystems, namely, (1) **Consumer** Product Related **Information** Link Creation, Management and Transport Subsystem, (2) **Consumer** Product Advertisement Marketing, Sales, Management and Delivery Subsystem, (3) Consumer Product Promotion Marketing, Sales, Management and Delivery Subsystem, and (4) **Consumer** Product **Information** Kiosk Configuration, Deployment, Management and Access Subsystem are integrated about a common Internet-enabled UPN-indexed RDBMS for managing UPN-indexed **consumer** product related **information**.

DETAILED DESCRIPTION - Central and local UPN/TM/PD/URL RDBMS, and subsystems are each operably connected to the infrastructure of the Internet. The second subsystem comprising information access and

display devices enables retailer purchasing agents to access UPN/TM/PD/URL links in the central RDBMS, to request and obtain information about products so as to make informed /educated purchases along supply side of retail chain. AN INDEPENDENT CLAIM is made for method of Internet-based **consumer** product marketing, merchandising and education/ **information** .

USE - For educating consumers and **marketing** products and **services** within physical and electronic retail environment, using the Internet .

ADVANTAGE - Invention enables manufacturers to collect and manage **consumer** product-related **information** and transmit it to **consumers** in both physical and electronic retail shopping environment at **home** , work and on the road, while overcoming the shortcomings and drawbacks of prior art systems.

DESCRIPTION OF DRAWING(S) - Drawing shows a schematic representation of Internet-based **consumer** product marketing, merchandising and education/ **information** subsystem according to present invention.

pp; 569 DwgNo 9A/43

Title Terms: BASED; CONSUME; PRODUCT; MARKET; MERCHANDISE; EDUCATION; INFORMATION; SYSTEM; ENABLE; PRODUCT; CONSUME; TRADE; DEMAND; SIDE; RETAIL; CHAIN

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60** ; H04N-000/00

File Segment: EPI

13/5/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013326747 **Image available**

WPI Acc No: 2000-498686/200044

Related WPI Acc No: 2002-759471

XRPX Acc No: N00-369668

Remote physician authentication method over internet, involves issuing user name and password and providing subscribing sites with limited information about users , relevant to marketing to users

Patent Assignee: DUBNER R J (DUBN-I); MCCORMICK D K (MCCO-I); PHYSICIAN VERIFICATION SERVICES INC (PHYS-N); DUBNER R (DUBN-I)

Inventor: DUBNER R J; MCCORMICK D K

Number of Countries: 088 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200027088	A2	20000511	WO 99US22253	A	19990924	200044 B
AU 200010958	A	20000522	AU 200010958	A	19990924	200044
EP 1145526	A2	20011017	EP 99954660	A	19990924	200169
			WO 99US22253	A	19990924	
JP 2002529839	W	20020910	WO 99US22253	A	19990924	200274
			JP 2000580352	A	19990924	

Priority Applications (No Type Date): US 99248308 A 19990211; US 98106838 P 19981103

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200027088 A2 E 39 H04L-029/06

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200010958 A H04L-029/06 Based on patent WO 200027088
EP 1145526 A2 E H04L-029/06 Based on patent WO 200027088
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI
JP 2002529839 W 60 G06F-015/00 Based on patent WO 200027088

Abstract (Basic): WO 200027088 A2

NOVELTY - Users (102) are issued with user name and password used to access any site (104) subscribing to described verification system. Some **user information** is concealed to preclude subscribing sites from initiating solicitations of **users**. The sites are provided with limited **information** about **users** relevant to marketing to **users** e.g. zip code, area code etc.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the system for secured communication between health care professionals and internet websites.

USE - For providing secure communication between license health care professionals and subscribing internet websites for electronic commerce, internet marketing.

ADVANTAGE - Users who are deterred from visiting a marketing-related website for fear of encouraging solicitations are no longer deterred, thus increasing potential hits on the website. Users are made familiar with contact person at the company. Provides access to more remote, vacant or hard-to-reach territories. Malpractice liability under learned intermediary tort law is reduced. Facilitates direct-to-physician communication on the **web** without transgressing legal limits on direct consumer communication. Provides **service** to **marketers** at a price substantially lower than the cost of creating such a utility in- **house**. Registration screens discouraging to website traffic, is minimized.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of remote verification system.

User (102)

Site (104)

pp; 39 DwgNo 1/11

Title Terms: REMOTE; AUTHENTICITY; METHOD; ISSUE; USER; NAME; PASSWORD;
SUBSCRIBER; SITE; LIMIT; INFORMATION; USER; RELEVANT; MARKET; USER
Derwent Class: W01
International Patent Class (Main): G06F-015/00; H04L-029/06
International Patent Class (Additional): **G06F-017/60** ; H04L-009/32
File Segment: EPI

13/5/20 . (Item 20 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013251159 **Image available**

WPI Acc No: 2000-423042/200036

Related WPI Acc No: 2000-412468; 2000-423044

XRPX Acc No: N00-315697

Advertisement monitoring system in cable television service, has storage unit that stores descriptive field and output determination unit

Patent Assignee: TELECOM PARTNERS LTD (TELE-N); EXPANSE NETWORKS INC (EXPA-N)

Inventor: ELDERING C A; SYLLA M L

Number of Countries: 089 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200033160	A2	20000608	WO 99US28528	A	19991202	200036 B
AU 200024754	A	20000619	AU 200024754	A	19991202	200044
EP 1208418	A2	20020529	EP 99968063	A	19991202	200243
			WO 99US28528	A	19991202	
US 6457010	B1	20020924	US 98205653	A	19981203	200266
JP 2003518339	W	20030603	WO 99US28528	A	19991202	200346
			JP 2000585734	A	19991202	

Priority Applications (No Type Date): US 98205653 A 19981203; US 98204888 A 19981203; US 98205119 A 19981203

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200033160	A2	E	76	G06F-000/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200024754	A				Based on patent WO 200033160
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EP 1208418	A2	E		G06F-001/00	Based on patent WO 200033160
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Designated States (Regional): DE FR GB NL

US 6457010	B1			G06F-017/00	
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JP 2003518339	W		109	H04N-007/173	Based on patent WO 200033160
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Abstract (Basic): WO 200033160 A2

NOVELTY - Subscriber activity monitoring unit, has recording unit to store subscriber selection. A retrieval unit retrieves advertisement data with associated description fields. The processor which processes the information has determination unit which determines the extent to which an advertisement is viewed by subscriber. The storage unit then stores the descriptive fields and output of determination unit.

DETAILED DESCRIPTION - The subscriber selective data which includes channel selected, time at which channel is selected and advertisement related information are processed and recorded. The monitoring unit consists of volume level monitoring unit which monitors volume level corresponding to subscriber selection volume levels. The retrieval unit consists of searching unit for searching context of textual information associated with selected source material.

USE - For monitoring **advertisements** watched by subscriber in cable television **services**, **internet web** sites, etc.

ADVANTAGE - The **consumer** is permitted to access **information** regarding their **household**, demographics, programming preferences without revealing their specific viewing history. The information is encrypted therefore unauthorized access is prevented and only someone authorized by subscriber access the data.

DESCRIPTION OF DRAWING(S) - The figure shows context diagram of subscriber characterization system.

pp; 76 DwgNo 1/19

Title Terms: ADVERTISE; MONITOR; SYSTEM; CABLE; TELEVISION; SERVICE;

STORAGE; UNIT; STORAGE; DESCRIBE; FIELD; OUTPUT; DETERMINE; UNIT

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-001/00; G06F-017/00; H04N-007/173

International Patent Class (Additional): G06F-017/30; **G06F-017/60**

File Segment: EPI

13/5/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012976022 **Image available**

WPI Acc No: 2000-147871/200013

Related WPI Acc No: 2000-147872; 2000-182788; 2000-223699; 2003-656977;
2003-707685; 2003-707787; 2003-800109

XRPX Acc No: N00-109437

Warehousing method of user response data in electronic commerce terminal

Patent Assignee: USA TECHNOLOGIES INC (USTE-N); KOLLS H B (KOLL-I)

Inventor: KOLLS H B

Number of Countries: 087 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200004475	A1	20000127	WO 99US15922	A	19990715	200013 B
AU 9949937	A	20000207	AU 9949937	A	19990715	200029
EP 1099178	A1	20010516	EP 99934012	A	19990715	200128
			WO 99US15922	A	19990715	
US 20020077889	A1	20020620	US 9893475	P	19980720	200244
			US 99293129	A	19990416	
US 6601037	B1	20030729	US 9893475	P	19980720	200354
			US 99293129	A	19990416	
			US 99293358	A	19990416	
			US 99334815	A	19990617	
US 6606602	B1	20030812	US 9893475	P	19980720	200355
			US 99293129	A	19990416	
			US 99293358	A	19990416	
			US 99335458	A	19990617	
US 6606605	B1	20030812	US 9893475	P	19980720	200355
			US 99293129	A	19990416	
			US 2000635306	A	20000809	
US 6609102	B2	20030819	US 9893475	P	19980720	200356
			US 99293129	A	19990416	

Priority Applications (No Type Date): US 99335327 A 19990617; US 9893475 P 19980720; US 99293129 A 19990416; US 99293358 A 19990416; US 99334815 A 19990617; US 99335458 A 19990617; US 2000635306 A 20000809

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200004475	A1	E	106	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9949937	A				Based on patent WO 200004475
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EP 1099178	A1	E			Based on patent WO 200004475
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

US 20020077889	A1			G06F-017/60	Provisional application US 9893475
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US 6601037	B1			G06F-017/60	Provisional application US 9893475 CIP of application US 99293129
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US 6606602	B1			G06F-017/60	CIP of application US 99293358 Provisional application US 9893475 CIP of application US 99293129 CIP of application US 99293358
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US 6606605	B1			G06F-017/60	Provisional application US 9893475 Div ex application US 99293129
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US 6609102	B2			G06F-017/60	Provisional application US 9893475
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Abstract (Basic): WO 200004475 A1

NOVELTY - The user response data is received by a universal server, and is posted in database followed by accessing the user response database.

DETAILED DESCRIPTION - The user response data transmitted from e-commerce terminal, another universal server, web browser is received by universal server. The user response data is posted in a database accessible by point of sales system, internet, **property** management system and management **information** system. The **user** response database is accessed by web browser, internet and is printed.

INDEPENDENT CLAIMS are also included for the following:

(a) user soliciting method to respond to advertisement displayed on e-commerce terminal;

(b) credit card transaction processing method;

(c) credit card information communication method

USE - For e-commerce and e-business transaction from e-commerce terminal called as public access pervasive computing device. Also for operational monitoring and control of **networks**, vending machines, e-mail, e-commerce, e-business, payment for goods and **services**, delivery of goods and **services**, **advertising** world wide examples of vending equipment included are copier, phones, facsimile, printer, data-ports, laptop print stations, notebook computers, palmtop computers, microfiche device, projector, scanner, camera, modem, communication access, PDA, pager, PC, network computer (NC), PC terminal (NET PC).

ADVANTAGE - Enables processing all business transactions in on-line environment, and maintains many public applications and environment by using small sized, low cost and simple e-commerce terminal.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart of data warehousing method.

pp; 106 DwgNo 1/27

Title Terms: WAREHOUSE; METHOD; USER; RESPOND; DATA; ELECTRONIC; TERMINAL

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/22 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07522255 **Image available**

SYSTEM FOR INFORMATION PROCESSING, SERVER, TERMINAL DEVICE AND METHOD FOR PROVIDING OF ADVERTISING SERVICE

PUB. NO.: 2003-016086 [JP 2003016086 A]

PUBLISHED: January 17, 2003 (20030117)

INVENTOR(s): NAGAI HIROYUKI

APPLICANT(s): SONY CORP

APPL. NO.: 2001-200538 [JP 20011200538]

FILED: July 02, 2001 (20010702)

INTL CLASS: G06F-017/30; G06F-013/00; **G06F-017/60** ; G06T-001/00;
G09F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system for information processing and a method for providing of **advertising service** using efficiently a digital camera function and a **network** connecting function.

SOLUTION: A user of a terminal device 10 photographs any advertising on a

site away from **home** or any other place by using an attached digital camera 11, a server retrieves image information for retrieval in a database based on the inputted image information to determine the information for retrieval matched to the inputted image information, transmits an image for retrieval specified by the retrieval to the device 10 to verify whether the image for retrieval is an image photographed by the **user** or not and transmits attached **information** (detailed **information**) associated with the verified image information for retrieval to the device 10, when images of a plurality of commodities are included in an advertising image, coordinates data specifying any one of commodities at the device 10 is transmitted to the server to specify the commodity on a site of the server.

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13/5/23 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO

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07376841 **Image available**

USER TERMINAL, TERMINAL FOR PROVIDER, ELECTRONIC MAIL SYSTEM, ADVERTISING METHOD, STORAGE MEDIUM, AND COMPUTER PROGRAM

PUB. NO.: 2002-245341 [JP 2002245341 A]

PUBLISHED: August 30, 2002 (20020830)

INVENTOR(s): ISHIWATARI MASUMI

APPLICANT(s): CANON INC

APPL. NO.: 2001-044201 [JP 20011044201]

FILED: February 20, 2001 (20010220)

INTL CLASS: G06F-017/60 ; G06F-013/00; G06F-017/30

ABSTRACT

PROBLEM TO BE SOLVED: To make advertisement **information** meeting needs of **consumers** widely propagable via the **Internet** by a word-of-mouth communication.

SOLUTION: **Advertisements** are put in a **home page** of an **Internet service** provider, and a member who has a connection contract with this provider selects an advertisement, which he or she likes, and sticks it to an electronic mail to send it, and the member accumulates points in accordance with the sent mail and can receive a service corresponding to accumulated points from an enterprise concerned with the advertisement. Thus advertisement **information** meeting needs of **consumers** is widely propagated by word-of-mouth communication to transmit proper advertisement information to destinations to which it should be transmitted.

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13/5/24 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07281682

BUSINESS MODEL OF CARRYING INFORMATION BY REGIONS, SERVICES AND COMMODITIES WITH TIMELY UPDATED MAP, ANIMATION, STATIC IMAGE, INTRODUCTION AND THE LIKE FREE OR AT LOW PRICE IN THE INITIAL STAGE ON **HOME** PAGE OF THE INTERNET, ADVERTISING BY FLIER SUCH AS URL CARRYING THE INFORMATION OR REGISTERING TO SEARCH ENGINE TO THE REGION TO BRING IT UP TO POPULAR SITE, AND THEN FEE-CHARGING FOR CARRYING AND HEIGHTENING THE PRICE, AND BUSINESS MODEL OF

TAKING ELECTRONIC COUPON OF MOVING LOGO OR LOGO SUCH AS GIF, JPEG AND THE LIKE IN THE SITE TO POPULARIZE THE SITE

PUB. NO.: 2002-150148 [JP 2002150148 A]
PUBLISHED: May 24, 2002 (20020524)
INVENTOR(s): TSUCHIDA TAKEO
APPLICANT(s): TSUCHIDA TAKEO
APPL. NO.: 2000-382906 [JP 2000382906]
FILED: November 13, 2000 (20001113)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To make profitable an advertising business using a **home** page in a short period of time.

SOLUTION: This commodity and service are not sold from the **home** page, but the information on the place for purchasing the commodity and service and those to be purchased is introduced for every fixed area. This is a **home page** site in close contact with the area for subdividing **service** and commodity areas, so that it is easily **advertised** to the object area by flier, thereby improving utilization of a **user**. At the initial stage of business, the **information** is written on the **home** page free or at a low price, so that information on good commodity and service can be collected early so as to improve convenience of the user and obtain an income from the advertisement. An electronic coupon is taken to enable the user of the commodity and service to purchase at a lower price than usual to improve convenience. Accordingly, utilization of the site can be improved, and the convenience of a commodity and service provider can be improve, resulting in improvement of advertising value.

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13/5/25 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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07264779 **Image available**

NETWORK ADVERTISEMENT BROWSING PROMOTION METHOD

PUB. NO.: 2002-133240 [JP 2002133240 A]
PUBLISHED: May 10, 2002 (20020510)
INVENTOR(s): KANO YUJI
APPLICANT(s): DIGITAL CONCEPT KK
APPL. NO.: 2000-319296 [JP 2000319296]
FILED: October 19, 2000 (20001019)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a network advertisement browsing promotion method which is able to promote browsing of network advertisements such as banner advertisement and to improve the advertisement effects in the network advertisement.

SOLUTION: This method provides viewers who connects from the **network** advertisement at the **web** site of **network** such as the **Internet** to the **advertisement** site through a link, with articles or **services** though a lottery system using timing **information** when the **users** connected with the site through the like and a point system integrating the accumulated number of times of links. And also in this method, information inherent to viewers, the **properties** of linking source and linking destination with

respect to the browsing pages of network advertisement, are collected, sorted, and retained, and provided as marketing research information.

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13/5/26 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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07079207

ON-LINE GIFT METHOD

PUB. NO.: 2001-306854 [JP 2001306854 A]
PUBLISHED: November 02, 2001 (20011102)
INVENTOR(s): IKEDA FUMIKO
APPLICANT(s): HEART GIFT KK
APPL. NO.: 2000-117379 [JP 2000117379]
FILED: April 19, 2000 (20000419)
INTL CLASS: G06F-017/60 ; G07F-017/40; H04B-007/26

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method for rapidly and easily presenting a gift merchandise from a presenting person to a person to receive a gift by using a communication network.

SOLUTION: The presenting person selects the gift merchandise to the presented person on the home page of a communication network concerning a gift merchandise service enterprise and transmits gift merchandise information presented person information to the server of the gift merchandise service enterprise. The service enterprise receives gift merchandise information and presented person information from the presenting person. The presenting person selects a delivery destination and a delivery date and transmits gift merchandise picture comprising information, delivery destination information, delivery date information and presented person information, etc., i.e., gift merchandise information, delivery destination deciding information concerning the delivery destination designated by the presented person and presented person information to the server of the gift merchandise service enterprise.

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13/5/27 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07079158 **Image available**

METHOD AND SYSTEM FOR SUPPORTING MANAGEMENT OF MULTI- BANK SETTLEMENT INFORMATION

PUB. NO.: 2001-306804 [JP 2001306804 A]
PUBLISHED: November 02, 2001 (20011102)
INVENTOR(s): NAKADA MASATO
APPLICANT(s): OKI ELECTRIC IND CO LTD
APPL. NO.: 2000-116082 [JP 2000116082]
FILED: April 18, 2000 (20000418)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To collectively manage **housekeeping** expenses by using account settlement information on each banking organ which can be acquired by Internet banking.

SOLUTION: Account settlement **information** which a **user** terminal 5 acquires from each banking organ 3 by **Internet** banking is sent to a database **marketing** system 7 of a **service** provider 6, and the database **marketing** system 7 arranges and integrates plural account settlement **information** and returns the result to the **user** terminal 5.

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13/5/28 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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05971729 **Image available**
INFORMATION SERVICE SYSTEM

PUB. NO.: 10-254829 [JP 10254829 A]
PUBLISHED: September 25, 1998 (19980925)

INVENTOR(s): ABE HIROYUKI
MURAKI IZUMI
YOSHIZAWA SEIJI
KANEKO AKITOSHI
TSUDA KAZUAKI

APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)

APPL. NO.: 09-351641 [JP 97351641]

FILED: December 19, 1997 (19971219)

INTL CLASS: [6] G06F-015/00; G06F-013/00; G06F-013/00; **G06F-017/60**

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.2
(INFORMATION PROCESSING -- Memory Units)

JAPIO KEYWORD: R138 (APPLIED ELECTRONICS -- Vertical Magnetic &
Photomagnetic Recording)

ABSTRACT

PROBLEM TO BE SOLVED: To reduce labor for examining the **home** page of a high access rate between networks and to increase the setting number of advertisements without troubling a **person** in charge by updating **information** specified by identification **information** to **information** to which entry information is added.

SOLUTION: A personal computer 1 transmits URL showing through which server access is executed to a server 4 to the server 4. Management software 44 obtains a source from a place in the server designated by registered URL and adds entry information to service to the obtained source. Since entry **information** can be registered by a third person having the **home page**, labor which the supplier side of **information** or **service** gives for enlarging entry information can be omitted. Then, the **advertisement** on the **network** can be increased by giving incentive on the establishment of the **home page**.

13/5/29 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO

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05904717 **Image available**
METHOD FOR EXCHANGING INFORMATION ON INTERNET

PUB. NO.: 10-187817 [JP 10187817 A]
PUBLISHED: July 21, 1998 (19980721)
INVENTOR(s): GOTO HIROSHI
APPLICANT(s): R ANDEI KK [000000] (A Japanese Company or Corporation), JP
 (Japan)
APPL. NO.: 08-341993 [JP 96341993]
FILED: December 20, 1996 (19961220)
INTL CLASS: [6] **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To make information exchange active by **advertising service** or merchandise on a **home page** on an **internet** from an information exchange service company G in place of its provider and mediating a question from a general terminal and an answer from the provider.

SOLUTION: The information exchange service company G receives merchandise information and the information of the destination to contact from the various industries and publishes only the merchandise information on its own **home page** on an internet 7. A terminal 1 of **consumer** gets specified merchandise **information** from here and transmits the question concerning the information of specified merchandise to the mail address of the company G. The G takes out the question and reports it to the provider of merchandise information, and the provider of merchandise information prepares the answer for the question and returns it to the G. The company G transmits this answer to the mail address of questioner and the terminal opens its own mail box on the internet and takes out the answer. Based on the information showing the destination to contact of provider for specified merchandise information provided from the company G through the similar procedure to the terminal, the **consumer** directly makes contact with the provider of merchandise **information** .

15/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015714909 **Image available**

WPI Acc No: 2003-777109/200373

Related WPI Acc No: 2003-777110

XRPX Acc No: N03-622714

Analysis status monitoring method for automated financial instruments evaluation system, involves applying selected analytical formula to selected financial instruments so that application time depends on asset class

Patent Assignee: KOCHANSKY J M (KOCH-I); WIZON A (WIZO-I)

Inventor: KOCHANSKY J M; WIZON A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020198811	A1	20021226	US 2001297519	P	20010612	200373 B
			US 2002157595	A	20020529	

Priority Applications (No Type Date): US 2001297519 P 20010612; US 2002157595 A 20020529

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020198811	A1	14	G06F-017/60	Provisional application	US 2001297519

Abstract (Basic): US 20020198811 A1

NOVELTY - A portfolio database with portfolios with each containing financial instruments of differing asset class, is created. A selected analytical formula is applied to selected financial instruments within a selected portfolio, to model the performance such that the selected application time depends on the asset class of the selected financial instrument. Durational status of the selected application is communicated with respect to each selected financial instrument.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) portfolio analyzing status monitoring system; and
- (2) machine readable medium for portfolio analysis status monitoring.

USE - For monitoring status of analysis performed on portfolios relating financial instruments such as fixed income securities, treasury notes, corporate and agency bond notes, **mortgage** backed securities, money **market** instruments, equities using automated financial instruments evaluation system.

ADVANTAGE - Enables modeling performance of financial instruments under various economic conditions effectively due to real time analysis of portfolios.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart indicating the status monitoring process.

pp; 14 DwgNo 1/7

Title Terms: ANALYSE; STATUS; MONITOR; METHOD; AUTOMATIC; FINANCIAL; INSTRUMENT; EVALUATE; SYSTEM; APPLY; SELECT; ANALYSE; FORMULA; SELECT; FINANCIAL; INSTRUMENT; SO; APPLY; TIME; DEPEND; CLASS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015535237 **Image available**
WPI Acc No: 2003-597387/200356
Related WPI Acc No: 2003-522187
XRPX Acc No: N03-476113

Employment data verification method for mortgage companies, involves generating salary key code and providing employment data to verifier upon presentation of identification data and salary key code

Patent Assignee: WHITTINGTOM B R (WHIT-I)

Inventor: WHITTINGTOM B R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030097342	A1	20030522	US 2000490651	A	20000124	200356 B

Priority Applications (No Type Date): US 2000490651 A 20000124

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030097342	A1		36	G06F-017/60	

Abstract (Basic): US 20030097342 A1

NOVELTY - Employee data is transmitted from the employer (10) to a service provider (14) via the Internet. Salary key codes (SKC) are generated and stored in the service provider computer and disclosed to the verifier (16) by the employee (12). The verifier contacts service provider and upon presentation of valid SKC and identification data, verifier is provided with a report containing employment data.

USE - Used for verifying salary information and employment data by mortgage companies.

ADVANTAGE - The method allows verification of employment data over the Internet thereby bypassing the fax machine bottleneck encountered.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the relationship between the employer, the employee, the service provider and the verifier.

Employer (10)

Employee (12)

Service provider (14)

Verifier. (16)

pp; 36 DwgNo 1/24

Title Terms: EMPLOY; DATA; VERIFICATION; METHOD; COMPANY; GENERATE; SALARY;
KEY; CODE; EMPLOY; DATA; VERIFICATION; PRESENT; IDENTIFY; DATA; SALARY;
KEY; CODE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015494748 **Image available**
WPI Acc No: 2003-556895/200352
XRPX Acc No: N03-442529

Handheld electronic checkbook apparatus for financial institutions such as banks, has printer to print electronic check at electronic check-book

Patent Assignee: INTEL CORP (ITLC)

Inventor: FLEMING S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030083967	A1	20030501	US 20011463	A	20011029	200352 B

Priority Applications (No Type Date): US 20011463 A 20011029

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030083967	A1		8 G06F-017/60	

Abstract (Basic): US 20030083967 A1

NOVELTY - A keyboard (16) receives financial data from a user. A housing (12) includes a processor (20) that manipulates the financial data received from the user. A printer (18) prints an electronic check at an electronic check-book.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) electronic check write method; and
- (2) remote financial account reconciling method.

USE - To write electronic checks and to reconcile remote financial accounts. To store phone number, dates, calender, entries and address. Used for applications beyond account balancing e.g. **mortgage** or loan amortization, **present** and future investment valuation, etc. For rent/**mortgage**, car payment, car insurance, groceries, clothing and entertainment.

ADVANTAGE - Account balance is automatically calculated after each check is written or each deposit made and updated account balance is immediately available to user, so that savings of costly over draft fees is achieved. As checks printed by the electronic check-book are also printed and are easier to read, translation errors are reduced. The users are required to complete only two fields, the payee line and the numeric amount of the check prior to presentation of the check for payment at a bank. Users are not required to order preprinted checks or to incur additional fees with each change of account information, as the account information changes are changed electronically using a setup menu. Provides a user with flexibility in choosing check styles and saves the user money from not having to order numerous check styles.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic block diagram of the electronic check-book.

- housing (12)
- display (14)
- keyboard (16)
- printer (18)
- processor (20)
- battery wall (22)
- pp; 8 DwgNo 1/4

Title Terms: ELECTRONIC; APPARATUS; FINANCIAL; INSTITUTION; BANK; PRINT; PRINT; ELECTRONIC; CHECK; ELECTRONIC; CHECK; BOOK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/4 (Item 4 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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015449921 **Image available**

WPI Acc No: 2003-512063/200348

XPX Acc No: N03-406350

Electronic bill presentation method through Internet, involves swapping biller-originated bill data and bill format data from staging area of

database, to active area of database, which is accessible to customer

Patent Assignee: ORACLE INT CORP (ORAC-N)

Inventor: AGARWAL S; ARTHUR M K; DOSHI M; HASELTINE M E; IRRIBARREN R;
TALREJA Y P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6578015	B1	20030610	US 99386760	A	19990831	200348 B

Priority Applications (No Type Date): US 99386760 A 19990831

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6578015	B1		16	G06F-017/60	

Abstract (Basic): US 6578015 B1

NOVELTY - The biller-originated bill data (402) and bill format data (404) are received and stored in a staging area (420) of a computer database. The stored data are validated and swapped from the staging area to an active area (430) of the database, which is accessible to the customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer system; and
(2) computer readable medium storing electronic bill presentation program.

USE - For **presenting** electronic bill from billers such as credit card companies, utilities and **mortgage** companies to customer, using computer system (claimed) connected to network such as Internet.

ADVANTAGE - Enables to allow customers to view and pay electronic bill in flexible manner.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the computer database.

biller-originated bill data (402)

bill format data (404)

staging area (420)

active area (430)

pp; 16 DwgNo 4/7

Title Terms: ELECTRONIC; BILL; PRESENT; METHOD; THROUGH; ORIGIN; BILL; DATA
; BILL; FORMAT; DATA; STAGE; AREA; DATABASE; ACTIVE; AREA; DATABASE;
ACCESS; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015141401 **Image available**

WPI Acc No: 2003-201928/200319

XRPX Acc No: N03-160847

Managing mortgage-backed securities index by assigning relative weight as proportion of total outstanding principal on each security to total outstanding principal

Patent Assignee: RIOS D (RIOS-I); RUPPEL M (RUPP-I); CREDIT SUISSE FIRST BOSTON (CRED-N)

Inventor: RIOS D; RUPPEL M

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 200317051 A2 20030227 WO 2002US25813 A 20020815 200319 B
US 20030074306 A1 20030417 US 2001931149 A 20010816 200329

Priority Applications (No Type Date): US 2001931149 A 20010816

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200317051 A2 E 53 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

US 20030074306 A1 G06F-017/60

Abstract (Basic): WO 200317051 A2

NOVELTY - Method consists selecting the set of mortgage-backed securities (MBS) to be included in the index, assigning a relative weight to each security within the selected set and calculating the total return of the index based on the weight and return based on a same-day settle price. The MBSs are selected by aggregating all outstanding MBS securities into pools each comprising MBSs with the same coupon and the same original term to calculate inclusion criteria for each pool.

DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for:

- (1) A system for managing a mortgage-backed securities index
- (2) A mortgage-backed securities index
- (3) A computer program for managing a mortgage-backed securities index

USE - Method is for generating an index-type benchmark for a **mortgage** -backed securities sector of the securities **market** .

ADVANTAGE - Method generates an objective benchmark, enables the mortgage-backed securities to be automatically rebalanced, and allows more precise performance measurement by portfolio managers.

DESCRIPTION OF DRAWING(S) - The figure shows the discrete components and information flow within a system for generating and managing an MBS index.

pp; 53 DwgNo 2/9

Title Terms: MANAGE; BACK; SECURE; INDEX; ASSIGN; RELATIVE; WEIGHT;
PROPORTION; TOTAL; OUTSTANDING; PRINCIPAL; SECURE; TOTAL; OUTSTANDING;
PRINCIPAL

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

15/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015067704 **Image available**

WPI Acc No: 2003-128220/200312

XRPX Acc No: N03-101815

Internet-based financial product marketing method involves determining whether customer is qualified to receive offer of financial product in response to retrieved customer identity data

Patent Assignee: CORO L (CORO-I); TAYLOR J W (TAYL-I)

Inventor: CORO L; TAYLOR J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147669	A1	20021010	US 2001262960	P	20010119	200312 B
			US 2001872447	A	20010601	

Priority Applications (No Type Date): US 2001262960 P 20010119; US 2001872447 A 20010601

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020147669	A1	14	G06F-017/60	Provisional application US 2001262960

Abstract (Basic): US 20020147669 A1

NOVELTY - The data related to customer identity information received through network, is retrieved. A financial product is offered to customer, in real-time if the customer is determined to be qualified for receiving a product offer, in response to retrieved data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for customer financial product marketing system.

USE - For **marketing** financial product/services such as credit card, overdraft product, **mortgage**, **mortgage** refinancing, tax grievance, auto loan, student loan, personal loan, insurance, home equity loan, credit line extension or margin lending product for purchase of stocks or bonds, business loan, business credit card, benefits package, escrow account and payroll account to customer through Internet.

ADVANTAGE - As the customer qualification determination for product offer is performed in real-time the product can be marketed to qualified customer in real-time while the customer is conducting a transaction over network, thereby achieving elimination of the back-end process required to re-check the customer's credit data before offer approval and enabling the immediate use of the offered financial product by the customer if the customer decides to accept the offer.

DESCRIPTION OF DRAWING(S) - The figure shows a high level flow diagram of the on-line customer financial product offering method.
pp; 14 DwgNo 3/3

Title Terms: BASED; FINANCIAL; PRODUCT; MARKET; METHOD; DETERMINE; CUSTOMER ; QUALIFY; RECEIVE; OFFER; FINANCIAL; PRODUCT; RESPOND; RETRIEVAL; CUSTOMER; IDENTIFY; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

015042147 **Image available**

WPI Acc No: 2003-102663/200309

XRPX Acc No: N03-082018

Business referral information management method e.g. for real-estate, involves identifying client for selected entity in response to request, from referral list

Patent Assignee: KOLKE D A (KOLK-I)

Inventor: KOLKE D A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147625	A1	20021010	US 2001784870	A	20010215	200309 B

Priority Applications (No Type Date): US 2001784870 A 20010215

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020147625 A1 39 G06F-017/60

Abstract (Basic): US 20020147625 A1

NOVELTY - A referral list comprising data related to entities desiring referrals, is created to identify potentially desirable clients. The general characterization of the clients for the selected entities are stored and the client for the selected entity is identified in response to a request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Computer disk containing code for managing business referral information;

(2) Data structure; and

(3) Business referral information managing system and network.

USE - For managing business referrals for real-estate, **mortgage**, brokerage, finance, **marketing**, **advertising**.

ADVANTAGE - Improves reliability, since the client for selected entity is identified from a referral list.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating business referrals management process.

pp; 39 DwgNo 2/26

Title Terms: BUSINESS; INFORMATION; MANAGEMENT; METHOD; REAL; ESTATE; IDENTIFY; CLIENT; SELECT; ENTITY; RESPOND; REQUEST; LIST

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015015634 **Image available**

WPI Acc No: 2003-076151/200307

XRPX Acc No: N03-059004

Restructuring debt of debtor having interest in distressed property by satisfying remaining mortgage balance and re-selling property back to debtor at appraised present value

Patent Assignee: CARPE DIEM WORLDWIDE ENTERPRISES INC (CARP-N)

Inventor: DESANE B

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2002102131	A2	20021227	WO 2002US18908	A	20020614	200307 B
US 20030041018	A1	20030227	US 2001882992	A	20010614	200318

Priority Applications (No Type Date): US 2001882992 A 20010614

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 2002102131 A2 E 31 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20030041018 A1 G06F-017/60

Abstract (Basic): WO 2002102131 A2

NOVELTY - Method consists in purchasing the distressed property from the debtor by satisfying the remaining mortgage balance, satisfying the debtor outstanding personal debt and reselling the property back to the debtor at an appraised present value of the home.

USE - Method is for assisting a debtor who has an interest in a distressed property by third party purchase of the property.

ADVANTAGE - Method enables the borrower to fulfil his loan obligations and stay in his home without foreclosure or bankruptcy proceedings.

DESCRIPTION OF DRAWING(S) - The figure shows a flow chart of the restructuring method.

pp; 31 DwgNo 1/3

Title Terms: RESTRUCTURING; INTEREST; PROPERTIES; SATISFY; REMAINING; BALANCE; SELL; PROPERTIES; BACK; PRESENT; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

15/5/9 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014821713 **Image available**

WPI Acc No: 2002-642419/200269

XRPX Acc No: N02-507774

Direct online mortgage auction network for home owner, has several qualified participants who seeks to be qualified for secondary market mortgages from pools of funds by bidding between each other

Patent Assignee: DANPOUR J (DANP-I)

Inventor: DANPOUR J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020091629	A1	20020711	US 2000250108	A	20001201	200269 B
			US 200113019	A	20011130	

Priority Applications (No Type Date): US 2000250108 P 20001201; US 200113019 A 20011130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020091629	A1	10	G06F-017/60	Provisional application	US 2000250108

Abstract (Basic): US 20020091629 A1

NOVELTY - A **mortgage** network website provides secondary **market mortgage** pools of secondary **market** funds. Several qualified participants having direct online access to the website, seeks to be qualified for secondary **market mortgages** from pools of funds by bidding each other, such that several participants are qualified for a portion of secondary **market mortgage** fund.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for direct online mortgage auctioning method.

USE - For used in point-of-sale system and for providing mortgages to home buyer, homeowner and commercial enterprises.

ADVANTAGE - Direct access to online mortgages auction system brings the availability of the secondary mortgage closer to borrowers by streamlining the supply chain. Thus new commitment are purchased as auction comes to closer.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram illustrating the processes involved in direct online mortgage auction

network.

pp; 10 DwgNo 4/5

Title Terms: DIRECT; AUCTION; NETWORK; HOME; OWNER; QUALIFY; PARTICIPATING;
SEEKER; QUALIFY; SECONDARY; MARKET; POOL; FUND; BID

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014737733 **Image available**

WPI Acc No: 2002-558437/200260

Related WPI Acc No: 2003-789144

XRPX Acc No: N02-442056

**Automated mortgage fraud prevention method for property market ,
involves analyzing mortgage application information and prestored data
in database to detect abnormal situation that results in fraud**

Patent Assignee: REAVS INFORMATION TECHNOLOGIES LTD (REAV-N); COLE J A
(COLE-I)

Inventor: COLE J A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2366991	A1	20020504	CA 2366991	A	20020124	200260 B
US 20020133371	A1	20020919	US 200256391	A	20020124	200264

Priority Applications (No Type Date): CA 2332255 A 20010124

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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CA 2366991	A1	E	34	G06F-017/60	
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US 20020133371	A1			G06F-017/60	
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Abstract (Basic): CA 2366991 A1

NOVELTY - A database (210) including identification data, valuation data and historical **market** activity associated with a real property, is maintained in computer. **Mortgage** application information provided to the computer, is analyzed with the data in the database, to detect abnormal situation which constitutes mortgage fraud scheme. When abnormal situation is detected, necessary measures are taken to prevent occurrence of mortgage fraud.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for mortgage fraud prevention system.

USE - For preventing **mortgage** fraud in property **market** using computer system.

ADVANTAGE - Fraud constituting situations are automatically detected and prevented from occurrence.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of the mortgage fraud detection system.

Database (210)

pp; 34 DwgNo 3/8

Title Terms: AUTOMATIC; FRAUD; PREVENT; METHOD; PROPERTIES; MARKET; APPLY;
INFORMATION; DATA; DATABASE; DETECT; ABNORMAL; SITUATE; RESULT; FRAUD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/11 (Item 11 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014605274 **Image available**
WPI Acc No: 2002-425978/200245
Related WPI Acc No: 2002-590358
XRPX Acc No: N02-334971

Computerized financial transaction method used in banks, involves depositing assets withdrawn from one account to another account, when two accounts have common account holder

Patent Assignee: CASHEDGE INC (CASH-N)
Inventor: DHEER S; DILIP V
Number of Countries: 095 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200225534	A2	20020328	WO 2001US27433	A	20010905	200245 B
AU 200188708	A	20020402	AU 200188708	A	20010905	200252
GB 2384084	A	20030716	WO 2001US27433	A	20010905	200347
			GB 20036433	A	20030320	

Priority Applications (No Type Date): US 2000665919 A 20000920

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200225534	A2	E	67	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200188708	A	G06F-017/60	Based on patent WO 200225534
GB 2384084	A	G06F-017/60	Based on patent WO 200225534

Abstract (Basic): WO 200225534 A2

NOVELTY - Assets withdrawn from one account at specific payment network are deposited to another account at a payment network different from the prior one, when the two accounts have a common account holder.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) One/more computer-readable memories storing financial transaction program;

(b) Financial management apparatus

USE - In financial institutions like banks, savings and loans, credit unions, mortgage companies, lending companies and for stock brokers, for transaction in asset accounts like savings accounts, debt accounts like credit card and **mortgage** accounts, home equity loans, overdraft protection, other loans, margin accounts, personal loans, for money **market** accounts, checking accounts, certificates of deposit, mutual funds, bonds and equities.

ADVANTAGE - Fund transfers are initiated to automatically execute the recommended fund adjustments, if initiated by the user.

DESCRIPTION OF DRAWING(S) - The figure illustrates a network like Internet using which various servers, computing devices and financial management systems exchange data.

pp; 67 DwgNo 1/19

Title Terms: COMPUTER; FINANCIAL; TRANSACTION; METHOD; BANK; DEPOSIT;
WITHDRAW; ONE; ACCOUNT; ACCOUNT; TWO; ACCOUNT; COMMON; ACCOUNT; HOLD
Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014605273 **Image available**
WPI Acc No: 2002-425977/200245
XRPX Acc No: N02-334970

Online market feedback reception of financial product for execution of online financial transactions, involves generating list with ID of investor relevant to each of indicative pricing, and output to deal administrator

Patent Assignee: GE CAPITAL MARKETS SERVICES INC (GENE)
Inventor: CLARK R S; GROSSMAN P W; MORASH M G; MUNDT F C L; PRADHAN S V
Number of Countries: 097 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200225533	A2	20020328	WO 2001US27377	A	20010830	200245 B
AU 200187051	A	20020402	AU 200187051	A	20010830	200252
EP 1325444	A1	20030709	EP 2001966547	A	20010830	200345
			WO 2001US27377	A	20010830	

Priority Applications (No Type Date): US 2000666375 A 20000920

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200225533	A2	E	85	G06F-017/60	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200187051	A			G06F-017/60	Based on patent WO 200225533
EP 1325444	A1	E		G06F-017/60	Based on patent WO 200225533
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					

Abstract (Basic): WO 200225533 A2

NOVELTY - The deal information including deal summary and term sheet of a financial product is received from a deal administrator (130), which is provided for several investors (110). An indicative pricing comprising an amount and indication of exceptions to the term sheet, is received from the investors. A list including an identification of the investor corresponding to each of the indicative pricing is provided to the administrator.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) System for receiving online market feedback;
- (b) On-line bid reception method for financial product;
- (c) On-line bid reception system for financial product

USE - For receiving online **market** feedback relating to financial product such as asset-backed commercial paper, **mortgage**-backed securities, other types of asset-backed securities, syndicated corporate loans and private placement corporate debt, lease and equipment placements and other sophisticated and complex financial investments for executing online financial transactions.

ADVANTAGE - Provides high quality investment opportunities for institutional investors. Provides flexibility to the administrator by allowing him to easily convert an indicative pricing for which he has received positive market feedback into an online auction or negotiated

deal by merely changing the transaction type and the terms of the deal to more favorable ones, if necessary.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the computer system.

Investor (110)

Administrator (130)

pp; 85 DwgNo 1/19

Title Terms: MARKET; FEEDBACK; RECEPTION; FINANCIAL; PRODUCT; EXECUTE; FINANCIAL; TRANSACTION; GENERATE; LIST; ID; RELEVANT; INDICATE; PRICE; OUTPUT; DEAL; ADMINISTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/13 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014590468 **Image available**

WPI Acc No: 2002-411172/200244

XRPX Acc No: N02-323306

Copyright preliminary survey method for real estate mortgage securities, involves performing marketing , economy and certification investigations to copyright of asset and calculating asset's credit value

Patent Assignee: GAMU KOBO KK (GAMU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002083124	A	20020322	JP 2001202028	A	20010703	200244 B

Priority Applications (No Type Date): JP 2000243404 A 20000707

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002083124	A		7	G06F-017/60	

Abstract (Basic): JP 2002083124 A

NOVELTY - The copyright of an asset input to a server is directed to an investigation system which performs marketing, economy and certification investigations, and executes an investigation software program to calculate the credit value of the asset.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for copyright preliminary survey.

USE - For performing preliminary survey of copyright of asset for real estate mortgage securities, nomination credit transfer of residence mortgage securities, housing loan credit trust, real estate conversion loan, right sale-in-lots system of land trust benefit, etc.

ADVANTAGE - The credit value of the asset is calculated accurately and hence utilization risk is eliminated reliably.

DESCRIPTION OF DRAWING(S) - The figure shows the conceptual diagram of the copyright preliminary survey device. (Drawing includes non-English language text).

pp; 7 DwgNo 1/5

Title Terms: PRELIMINARY; SURVEYING; METHOD; REAL; ESTATE; SECURE; PERFORMANCE; MARKET; ECONOMY; CERTIFY; INVESTIGATE; CALCULATE; CREDIT; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014417676 **Image available**

WPI Acc No: 2002-238379/200229

Related WPI Acc No: 2002-759453

XRPX Acc No: N02-183646

Profile driven commerce method for mortgage , life insurance applications, involves calculating consumer benefit value for market offerings using consumer usage profile and lifestyle information

Patent Assignee: HOOGEN DAM J P (HOOG-I); MCKINLEY J M (MCKI-I)

Inventor: HOOGEN DAM J P; MCKINLEY J M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010044743	A1	20011122	US 2000192990	A	20000328	200229 B
			US 2001794786	A	20010227	

Priority Applications (No Type Date): US 2000192990 P 20000328; US 2001794786 A 20010227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010044743	A1	18	G06F-017/60	Provisional application	US 2000192990

Abstract (Basic): US 20010044743 A1

NOVELTY - Consumer benefit value for each market offering are calculated using prestored consumer goods and service usage profile and lifestyle information. Market offerings having higher consumer benefit values are determined and displayed.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Profile driven commerce (PDC) system;

(b) Recording medium storing PDC program

USE - For applications such as long distance and local telephone services, cell phone service, mortgage, home owners and automobile insurance, life insurance, Internet service provider, electricity, gas, water, banking and insurance services, groceries, credit cards, entertainment services such as cable, satellite TV, informational services such as traffic, security and neighborhood news, airline tickets.

ADVANTAGE - Finds best deal customized for the needs of the consumer which provides maximum benefit to the consumer while requiring minimal effort from the consumer and saves time. Provides benefits to goods and service providers by having direct access to customers resulting in a better understanding of consumer needs.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of PDC system.

pp; 18 DwgNo 10/10

Title Terms: PROFILE; DRIVE; METHOD; LIFE; INSURANCE; APPLY; CALCULATE; CONSUME; BENEFICIAL; VALUE; MARKET; CONSUME; PROFILE; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014395439 **Image available**

WPI Acc No: 2002-216142/200227

XRPX Acc No: N02-165638

Mortgage structuring method e.g. for residential and commercial mortgages, involves resetting current interest rate if reset interest rate is less than current interest rate

Patent Assignee: KALOTAY A (KALO-I)

Inventor: KALOTAY A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020019805	A1	20020214	US 2000224271	P	20000810	200227 B
			US 2001923529	A	20010807	

Priority Applications (No Type Date): US 2000224271 P 20000810; US 2001923529 A 20010807

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020019805	A1		4	G06F-017/60	Provisional application US 2000224271

Abstract (Basic): US 20020019805 A1

NOVELTY - Reset interest rate is compared with current interest rate. If reset interest rate is less than current interest rate, the mortgage is operated using the reset current interest rate. Otherwise, the **mortgage** is operated using the current interest rate. The current interest rate remains constant when **market** interest rate increases.

USE - For structuring residential and commercial mortgages.

ADVANTAGE - Eliminates transaction costs associated with repeated refinancing and avoids the truncation of management fees resulting from prepayments due to refinancing.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the mortgage structuring method.

pp; 4 DwgNo 1/1

Title Terms: STRUCTURE; METHOD; RESIDENCE; COMMERCIAL; RESET; CURRENT; INTEREST; RATE; RESET; INTEREST; RATE; LESS; CURRENT; INTEREST; RATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013979986 **Image available**

WPI Acc No: 2001-464200/200150

XRPX Acc No: N01-344230

Fixed term loan repayment method for home and investment mortgages, involves calculating repayment schedule, based on loan amortization table and reducing interest when principal has been repaid

Patent Assignee: BERGER J M (BERG-I)

Inventor: BERGER J M

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6269347	B1	20010731	US 98192852	A	19981117	200150 B
US 20010013017	A1	20010809	US 98192852	A	19981117	200152

Priority Applications (No Type Date): US 98192852 A 19981117

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6269347	B1		6	G06F-017/60	

US 20010013017 A1

G06F-017/60

Abstract (Basic): US 6269347 B1

NOVELTY - The amount of loan principal to be provided is determined and repayment schedule is calculated based on loan amortization table for given interest rate, repayment term and selected principal amount. The payable interest is added to principal amount due and interest is reduced when principal has been repaid.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method of lending money.

USE - For home mortgages, investment type mortgages, etc.

ADVANTAGE - Provides attractive way to **market mortgage** money to borrowers.

DESCRIPTION OF DRAWING(S) - The figure shows the illustrative table comparing essential parameters in four different loan scenarios for purpose of comparison.

pp; 6 DwgNo 1/1

Title Terms: FIX; TERM; LOAN; REPAYMENT; METHOD; HOME; INVESTMENT;

CALCULATE; REPAYMENT; SCHEDULE; BASED; LOAN; TABLE; REDUCE; INTEREST; PRINCIPAL

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/17 (Item 17 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013890757 **Image available**

WPI Acc No: 2001-374970/200139

XRPX Acc No: N01-274364

Processing mortgage loan application by forwarding loan application data to automated underwriting engine processing loan application data with automated underwriting engine for creating pre-approval status

Patent Assignee: HOMESTORE.COM INC (HOME-N)

Inventor: CORNELIUS B J; GAUER G; RASHID H K

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141019	A2	20010607	WO 2000US32725	A	20001201	200139 B
AU 200119388	A	20010612	AU 200119388	A	20001201	200154
EP 1259914	A2	20021127	EP 2000982339	A	20001201	200302
			WO 2000US32725	A	20001201	

Priority Applications (No Type Date): US 99454425 A 19991203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200141019 A2 E 20 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200119388 A G06F-017/60 Based on patent WO 200141019

EP 1259914 A2 E G06F-017/60 Based on patent WO 200141019

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200141019 A2

NOVELTY - Loan application data related to processing a loan is received from a data entry screen for forwarding the loan application data to an automated underwriting engine processing the loan application data with the automated underwriting engine. The latter creates a pre-approval status that is then forwarded to at least one lender.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a system for processing a loan application

USE - For processing a mortgage application that may be implemented on global network such as the Internet or worldwide-web.

ADVANTAGE - Provides an automated underwriting engine that complies with industry accepted or standard criteria for processing a loan application. Produces a loan pre-approval status as a result of the underwriting processing, which is then forwarded to one or more lenders with contact information for the applicant. Integrates a property search engine for searching for properties for which the mortgage loan may be applied.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram illustrating a method for processing a **mortgage** loan application using the system of the **present** invention.

pp; 20 DwgNo 2a/4

Title Terms: PROCESS; LOAN; APPLY; FORWARDING; LOAN; APPLY; DATA; AUTOMATIC
; ENGINE; PROCESS; LOAN; APPLY; DATA; AUTOMATIC; ENGINE; PRE; APPROVE;
STATUS

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013844035 **Image available**

WPI Acc No: 2001-328248/200134

XRPX Acc No: N01-236188

Computer program product used in mortgage company, stores program codes to compute reduction in interest rate of ARC mortgage and reset mortgage rate calculation period, based on ARC mortgage rate and market rate

Patent Assignee: KELLY J (KELL-I); KELLY K (KELL-I)

Inventor: KELLY J; KELLY K

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200124095	A1	20010405	WO 2000US27074	A	20001002	200134 B
AU 200077453	A	20010430	AU 200077453	A	20001002	200142
US 20010056397	A1	20011227	US 99453231	A	19991203	200206
US 20020046158	A1	20020418	US 99156713	P	19990930	200228
			US 99162154	P	19991029	
			US 99453231	A	19991203	
			US 2001683423	A	20011227	

Priority Applications (No Type Date): US 99453231 A 19991203; US 99156713 P 19990930; US 99162154 P 19991029; US 2001683423 A 20011227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200124095	A1	E	25	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200077453 A G06F-017/60 Based on patent WO 200124095
US 20010056397 A1 G06F-017/60
US 20020046158 A1 G06F-017/60 Provisional application US 99156713

Provisional application US 99162154
Cont of application US 99453231

Abstract (Basic): WO 200124095 A1

NOVELTY - Program codes are stored to compute prevailing interest rate using sum of published index rate and profit margin and determine interest rate of automatic rate cut (ARC) mortgage. Program code is stored to compute reduction in existing ARC mortgage interest rate and reset starting period for calculating rate reset period, if prevailing rate is less than difference in ARC mortgage and modification rates.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for mortgage created with computer-implemented program.

USE - For use in mortgage company, financial institution that adopt adjustable rate mortgages (ARM).

ADVANTAGE - Interest rate is calculated automatically by the computer using computer implemented method and informed to the customers online, thereby making all customers aware of prevailing interest rate.

DESCRIPTION OF DRAWING(S) -- The figure shows the schematic illustration of computer system for tracking mortgage rate conditions.
pp; 25 DwgNo 1/7

Title Terms: COMPUTER; PROGRAM; PRODUCT; COMPANY; STORAGE; PROGRAM; CODE; COMPUTATION; REDUCE; INTEREST; RATE; ARC; RESET; RATE; CALCULATE; PERIOD; BASED; ARC; RATE; MARKET; RATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012623604 **Image available**

WPI Acc No: 1999-429708/199936

XRPX Acc No: N99-319892

Computer program for evaluating mutual fund portfolios

Patent Assignee: OVERLAP INC (OVER-N)

Inventor: CHENNAULT W C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5930774	A	19990727	US 96593656	A	19960129	199936 B

Priority Applications (No Type Date): US 96593656 A 19960129

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5930774	A	26	G06F-017/60	

Abstract (Basic): US 5930774 A

NOVELTY - The computer program accesses data records including investment attributes of two investment portfolios. Evaluation of the two investment portfolios is performed by comparing their investment attributes, for identifying matching investment attributes which are

common to both the investment portfolios.

USE - For evaluation of publicly held investment portfolios such as money **market** funds, debt-invested mutual funds, **mortgage** funds etc.

ADVANTAGE - By providing a computer program for evaluating investment portfolios and for identifying matching investment attributes, investors can accurately and quickly identify investment portfolios that have similar or dissimilar investment strategies. Hence the investors can make knowledgeable decisions when selecting and buying investment portfolios.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart illustrating the overlap compiler used in computer program for mutual fund portfolio evaluation.

pp; 26 DwgNo 5/5

Title Terms: COMPUTER; PROGRAM; EVALUATE; MUTUAL; FUND; PORTFOLIO

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012347127 **Image available**

WPI Acc No: 1999-153234/199913

XRPX Acc No: N99-110507

Computer aided restructuring exchange implementing method of excessive undivided debt

Patent Assignee: CHUSID C B (CHUS-I); WHITEHEAD J M (WHIT-I)

Inventor: CHUSID C B; WHITEHEAD J M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5870720	A	19990209	US 94260211	A	19940615	199913 B

Priority Applications (No Type Date): US 94260211 A 19940615

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5870720	A	198	G06F-017/60	

Abstract (Basic): US 5870720 A

NOVELTY - The existing underlying mortgage is transformed such that the sum of the principals of the desired mortgage and excess portion mortgage is same as the unpaid principal balance of the existing underlying mortgage. Each share holders amount and percentage of liability in respect of the assessment according to the number of shares owned by each share holder is calculated.

DETAILED DESCRIPTION - An excess portion of the underlying mortgage is calculated by subtracting the current desired mortgage amount from the remaining unpaid principal balance of the underlying mortgage. The underlying mortgage is transformed into a restructured debt by exchanging the underlying mortgage for a combination of the desired mortgage amount and the excess portion mortgage. A report listing the periodic payments is printed during calculation process, for each share holder. After calculating, periodic payment is calculated for each share holder, a sequence of amount is calculated by the computer, each of which represents a total payment for a predetermined point in time. Each shareholder is obligated to fully satisfy remaining periodic payment obligations under the excess portion mortgage, upon a sale of one share of each shareholder into a data processing system.

USE - For underlying **mortgage** on asset in co-operative **market**.

ADVANTAGE - Determines share holder's monthly assessment in respect of re-equitizing supersecured mortgage (RSM) per unit basis and provides share holder with monthly amortization schedule for RSM. Provides render with yields based on longer term instruments. Enables existing share holders to market their units with lower maintenance cost.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic flow chart depicting the data processing methodology.

pp; 198 DwgNo 2/3

Title Terms: COMPUTER; AID; RESTRUCTURING; EXCHANGE; IMPLEMENT; METHOD; EXCESS; UNDIVIDED

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011332182 **Image available**

WPI Acc No: 1997-310086/199728

Related WPI Acc No: 1992-390538; 2000-375060

XRPX Acc No: N97-256962

Market analysis processing method e.g. for selling insurance or mortgage products - gathering information for total number of sales, total number of pending listings, total number of active listings, and total number of expired listings in time period, and deriving market index

Patent Assignee: ROTHSTEIN R E (ROTH-I)

Inventor: ROTHSTEIN R E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5636117	A	19970603	US 91667584	A	19910311	199728 B
			US 9341144	A	19930331	
			US 94252170	A	19940531	

Priority Applications (No Type Date): US 94252170 A 19940531; US 91667584 A 19910311; US 9341144 A 19930331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5636117	A		10	G06F-017/60	Cont of application US 91667584 CIP of application US 9341144

Abstract (Basic): US 5636117 A

The method for extending real estate services to a party comprises using a computing device having a central processing unit to gather from a first data source a total number of closed sales, Sc, in a real estate market in the period. The computing device is used to gather from a second data source a total number of sales which are pending, Sp, in the market in the period. The computing device is used to gather from a third data source a total number of expired listings, Le, in the market in the period.

The computing device is used to gather from a fourth data source a total number of active listings La, in the market in the period. A market index, Mi, indicative of the strength of the market over a period consisting of a length of days, Pd, is determined in accordance with $Mi = (Sp + Sc)2PdLa (Sc + Sp + Le)$.

The real estate service is extended, terminated or repositioned to the party if the market index is above or within a predetermined

threshold of market activity. The process is repeated over a number of periods, and graphically representing in temporal sequence the number of market indices, M_i , of the number of periods and extending the real estate service if the market indices remain above the predetermined threshold over a predetermined time period.

ADVANTAGE - Market index can be charted over number of periods, giving indication of any temporal trends, and can further be used to guide and determine action of service provider such as lender or title insurance company in proposed real estate transaction.

Dwg.1/4

Title Terms: MARKET; ANALYSE; PROCESS; METHOD; SELL; INSURANCE; PRODUCT; GATHER; INFORMATION; TOTAL; NUMBER; SALE; TOTAL; NUMBER; PENDING; TOTAL; NUMBER; ACTIVE; TOTAL; NUMBER; EXPIRE; TIME; PERIOD; DERIVATIVE; MARKET; INDEX

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/22 (Item 1 from file: 347)

DIALOG(R) File 347:JAPIO

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07591413 **Image available**

EVALUATION/GUARANTEE SYSTEM FOR BUILDING

PUB. NO.: 2003-085257 [JP 2003085257 A]

PUBLISHED: March 20, 2003 (20030320)

INVENTOR(s): MORI KAZUHIKO
KUROSE YUJI

APPLICANT(s): IIDA SANGYO KK
HOUSEPLUS CORPORATION INC

APPL. NO.: 2001-278625 [JP 20011278625]

FILED: September 13, 2001 (20010913)

INTL CLASS: G06F-017/60 ; G06F-017/50

ABSTRACT

PROBLEM TO BE SOLVED: To revitalize a secondhand housing market by improving the mortgage value of a secondhand house.

SOLUTION: This system comprises an inspection process for attaching a picture obtained by picking up image of the part to be inspected of a building to inspection picture 121C data read from a server 10 to a portable terminal 20 in order to prepare inspected result data, and for storing the inspected result data in a server 10, an evaluation process for reading the inspected result data of various inspection items and evaluation format 121F data of the building from the server 10 to a third party evaluating organization side terminal 40, and for inputting an evaluated result evaluated based on the inspected result data to the evaluation format 121F data in order to prepare evaluation data, and for storing the evaluation data in the server 10, and a guaranteeing process for reading certificate format 123F data of the building from the server 10 to the third party evaluating organization side terminal 40 when the evaluated result is successful, and for preparing guarantee certificate.